

Ep 37. What's Your Belief About Money



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Kym Showers

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I am Kym Showers, and this is *Reinvented After 40*, episode number 37: What's Your Belief About Money?

Hey, friends. Welcome to *Reinvented After 40*, a podcast for all you women in the second half of life who are ready to take responsibility for your own wellbeing and create a life you love living.

I'm your host, Kym Showers, and after spending the first 40 years of my life people-pleasing and following all the rules, I was exhausted and ready for a change. I reinvented myself. I stopped outsourcing my happiness. And I've been brave enough to live a different kind of life.

I'll be here each week to help you do the same thing. It's gonna be fun. Let's go.

Hey friends, how are you today? I am very well. It's a good day here at the beach. And I'm going to talk to you about money today. Just kind of off the top of my head I have a lot thoughts about money that I have never really talked about. And I love people that actually share their honest thoughts with me about money. We all have a relationship with money. And it might be something that you've never even been aware of, that you have a relationship with money.

You have thoughts and beliefs that you may have carried since childhood about money. I know I do, I did, and I've been coached a lot on it. And I have changed so many of my beliefs around money and it has been so to my benefit, to do that, to question all of my thoughts and all of my beliefs about money. And the ones that weren't serving me and are not serving me, I really am so happy to get rid of them and to drop them. And to pick up some more useful thoughts about money.

So, what I want to tell you today is that I grew up not wealthy at all, not wealthy as far as money goes. But my parents definitely had a relationship with money. My dad was a firefighter so way back then firefighters didn't

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make very much money. We lived in just a nice little simple neighborhood, and I just knew what I knew. I didn't really know that there were rich people and then there were middle class people, and then there were poor people. I really didn't know because I grew up on the east side of Bakersfield and went to East High. And I just kind of lived in the middle of all the worlds.

So, I never really had any thoughts about money other than I was never given money. I always had to make or earn my own money. And I remember getting my first job when I was in third grade, dusting for Mrs. Fotis, our neighbor, dusting her house. And I would go and dust her house once a week and sometimes babysit her daughter, Gigi. And I can't really remember exactly how much she paid me but to me it was so much. It might have been a dollar, I don't know.

But I remember I was so motivated to do this work because I liked buying little albums, those little 45 albums, I think they were 45, those little ones. So, I was so motivated to earn money because my parents didn't give me money. They didn't really have a lot of money to give us. There were four of us. My mom didn't work, she stayed at home and my dad was a firefighter. So then from third grade on I always had a job and sometimes multiple jobs and I never thought anything about it.

In sixth grade my best friend, her name was Kelly Haggard who happened to be Merle Haggard's daughter. Merle Haggard, the famous singer, the famous country singer. And they lived in the Bakersfield Country Club which was right across the main highway from our house, and we went to the same school. So, I was introduced to wealthy people and the way that they lived. And it was so different than the way that I lived. I got to be a part of the Haggard life for maybe two or three years and thoroughly enjoyed it and have lots of stories.

But it really kind of shifted my brain a little bit. I was like, "Oh, wow, maybe, this looks fun, this looks like a fun life. I wonder what I would have to do to create a life like this, live in this kind of house, drive these kind of cars, be

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able to have these kind of vacation experiences.” And from Kelly on I had a few very best friends growing up who had more money than we did and that created a different kind of life for them, and they always included me. And their vacations, I would go snow skiing with them, and they would pay for me. And they would even buy my ski clothes and just pay my way.

And they were just happy to have me along and I'm just so ever grateful for all of those experiences because it just shifted my mind about money. As I kept getting jobs and earning my own money, and getting good grades, and being super involved in school, I just learned how to think about money, how to create money, how to earn money and then how to spend money and decide how I wanted to spend my money.

Okay, so when I married Jeff I was 23 years old, he was 21. And I wasn't quite finished with college yet, he just finished college, neither one of us had any money. What was I doing? I think I had a full-time job. My family opened a frozen yogurt shop, and I was running one of those yogurt shops, it was called McCarthy's Yogurt. And we had two of those and they were very successful in Bakersfield. And we just had a blast as a family running those shops. And that was pretty fun, and I made pretty good money there.

But I always, when I turned 16 I bought my first car. I got the loan, of course my dad cosigned, but I had, I'll never forget this, it was a 1973 Volkswagen Beetle, and it was orange. And it was adorable. And I think it was \$1200 but I didn't have \$1200 so I got a loan. And I paid \$65 a month while I was in high school, while I was swimming on the swim team, while I was a cheerleader and while I was working at a dentist office every day after school.

So, I just told you, I have always been a hustler. And I made enough money to buy my gas, to pay \$65 a month for my bug and to have spending money. So, then Jeff and I got married, neither one of us had any money. He was just out of college. We lived in a little tiny house right behind my grandma and grandpa's house, and they charged us \$100 a

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month in rent. And Jeff just was starting his career, he'd just got hired at Merrill Lynch to be a financial advisor. I got a job as a receptionist at a CPA firm.

And we were literally living paycheck to paycheck but Merrill Lynch, Jeff's salary with Merrill Lynch was, we'll never forget this either one of us, we still crack up about it, was \$2,000 a month. And that was more money than he and I had ever even dreamt of, that felt like we were so rich. So, we started saving money and paying my grandma \$100 a month in rent. I had a car payment.

I bought a brand new, my first brand new car, it was an all-white, on white on white of course, it was one of those Volkswagen, I can't remember the name of it, but it wasn't a Beetle. And I don't even think they make them anymore, but it was a cabriolet, and it was just adorable. And I can't remember what the payment was on that. But of course, I didn't have enough money to buy the car, just enough for the down payment and then to make payments on that car. And I just made enough to pay all of my bills.

And that's all I'd ever really known. I never had a savings. I never knew how to save money. So, I remember thinking after I married Jeff that he was the one who was good with money, and I was the one who was bad with money. And that was not a useful thought for me, but I really didn't know it was just a thought, I really thought it was true. I thought he was the one that was good with money, and I was the one that was bad with money. And because of that thought I never really looked at my money. I spent it as fast as it came in.

And I didn't really trust myself with it, I had a lot of shame around it. I had heard people say that my parents weren't good with money, and I believed that. And so that created shame in me. And I don't believe that's true. I think my parents were fine with money, they did it their way. But there wasn't a lot of discussion about money. There were just people who lived

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like they had a lot of money. We didn't really know how they got the money. And then there was us and then there were people that were poorer than us and that's all I knew.

It was just that's who we all were, and we were kind of just all in that lane forever. But now of course I know differently. You guys, I have gone from believing that I'm not good with money to truly knowing I am really good with money. And I know how to create money and I just have so much more awareness, and education about our relationship with money and how it's all very much created in our minds. And we show up with our ideas and beliefs around money and we create that for ourselves.

So, if you have scarcity around money or you think you're not good with money, that's exactly what you're going to create in your life because you take actions or you don't take actions from those feelings that are created by those thoughts that you have. And especially if you're ashamed of money or if you're not used to talking about money. Money is so good. Money is not the root of all evil. Money is just a thing, a resource like time, like energy, like love.

So, money, if you're an evil person, if you're mean and you're stingy, then if you have a lot of money you're going to be mean and stingy with your money. It's not the money, it's you. If you are generous, and kind, and open, and fun, and willing to know that money is just a great resource for you to help the world, to invest in all the goodness of the world, that's what you're going to create for yourself. You're going to create a lot of goodness in the world with the money that you create. That's how money is.

And it's of course all relative, I've always thought I was rich. So, at 61 I have a lot more money than I had at 21 but I don't feel any richer now than I did at 21. It's all in our mind, it's all how we think about it. So, something so fascinating is, my coach coached me on this a couple of years ago. And I said to her, I go, "You know what? I've just always had that thought that

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I'm not good with money." And she goes, "That's impossible. Look at what you've created in your life."

Because I told her, I said, "Well, I married someone who was good with money." And she goes, "Well, then right there, you proved that you're good with money. He didn't create all of this on his own. This is an agreement that you two have had. You completely created this with him. So, he's not any better with money than you are." So even that just blew my mind a little bit and shifted my thinking a little bit, and empowered me a little bit.

And now I think that money is just easy and fun. And money is not stressful for me at all. Did you know in the year 2000 there were 400, I just Googled this, 470 billionaires in the world. And right now, there are 2700 billionaires. So, it's not like if I get a piece of the pie, let's say money is the pie, it means that there's less for other people. Because the pie keeps growing. There is just more money in the world. And so, I want to represent what's possible for a woman at 61 years old to create lots of money which means lots of goodness, the more money I make, the more money you make.

Everybody in my life benefits by the money that I make. It's good for everybody. In my workbook that I just told you about that I am waiting for all of them to get here to send them to my clients. There is a little section on money and I'm just going to give you a few little tidbits for you to think about. First of all, I want you to ask yourself what you believe about money. Get real honest with yourself. Notice if there's any shame around it because we just want to look at it, and talk about it, and get rid of it because that isn't useful or helpful for you at all.

What do you believe about money? Get real honest. Write it all down. Write all your thoughts down and know for sure that they are just thoughts. They are not true. So, I said, think about your answer, money is abundant, that's what I think, there's plenty of it, it's not limited. Money is easy, money is fun, and I love money. Money is so helpful to the world. It's a good thing. It is not an evil thing. It's a very good thing.

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If you can just shift even your thinking around that and just pick up some of those thoughts of mine and start practicing it, I promise you it will benefit you so much and you'll be able to live in a more abundant way of thinking about money. Or does your answer sound more like this? Money is hard, you have to work hard for money, I never have enough money, only greedy people have money, and money isn't important, and we shouldn't talk about it. There is never enough.

And I promise you guys, the way you think about money is what will determine how much money you have. Does that blow your mind a little bit? I hope it does. So, I encourage you to have more and to create more for these reasons. Money solves a lot of problems for a lot of people. Money can buy you time and there is nothing more valuable than time. Money can buy you freedom. Money can speed things up. Money can buy you learning opportunities and money makes life easier.

So those are some of my thoughts about money. I love talking about it. I'm not shy about it. I appreciate all the people, all the books I've read, all the coaches who have coached me on it, all the podcasts I have listened to who are brave enough to talk about money. Because we've just grown up in a culture that's just hush, hush and if people talk about money, they're bragging. But you know what? Well, first of all I don't even know about that, what is bragging? I think just being honest is so helpful and useful for all of us.

I just appreciated it, I am so curious, I love having conversations with people who have been so successful in their careers, especially women who have made a lot of money and who are doing of course brilliant things with their money and helping the world. I'm so curious how they did it. And so, I'm just like, "Tell me everything, let's talk about money." Money is a very fun topic.

So those are all my thoughts off the top of my head for you today. I did read a really good book, I was just telling my friend about it, it's called The Soul

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of Money, it's by Lynne Twist, T-W-I-S-T, it'll be in the show notes. It's called *The Soul of Money: Transforming Your Relationship with Money and Life*. And I have loved this book.

And especially if you do order it, if you listen to it on audio, my favorite part is Chapter 3, it's called *Scarcity: The Great Lie*. And she just talks about the difference between our scarcity thoughts versus our abundant thoughts and how lifechanging it is when we can go from witnessing our scarcity thoughts and let those go and pick up an abundant way of thinking, and especially about money. And then of course about all of our resources, our time, our energy, our love, all of our resources.

But anyways, those are my powerful thoughts for you today. I hope they're helpful and useful for you. And I love you all for showing up today, please share this podcast episode with your family and friends. I know that they'll be curious about it, and it'll be helpful for them and then maybe open up some good conversations you can just have over coffee, or have over a cocktail. And that's just fun, just start talking about money, it will just loosen it all up and free you up, I promise. Okay, alright, have a good week and I will see you next Thursday.

Thanks for listening to *Reinvented After 40*. If you want more information or resources from the podcast, please visit KymShowersLifeCoach.com.