

# LIMITLESS Coaching Call Transcript

NOVEMBER 28<sup>TH</sup>, 2022  
LEADERS COACHING CALL

Stephanie Bogan: all right? Uh. So today I really want to talk about what is one of I think our favorite and most impactful conversations. Uh, we call a relationship

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Stephanie Bogan: uh with to money, both for you and for your client. So at the end of the day we all have a relationship with money. It's framed by our money stories and the belief that we have. And today's call is really about creating access to a new level of financial possibility, one that you can see and elevate into You're all doing incredibly well.

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00:17:00.270 --> 00:17:16.990

Stephanie Bogan: The goal is to really move through the phases of how we experience our economics, and we'll talk a little bit about uh that phase a little bit more. But we tend to start out in a survival state. When we think about the phases, how we experience money and our relationship with it.

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00:17:17.170 --> 00:17:27.079

Stephanie Bogan: When we get our basic needs met right, we call it rent and Ramen around here. We get into that relief mode like, okay, like the you know, the this, this all sucking pressure is off

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00:17:27.339 --> 00:17:38.860

Stephanie Bogan: the next level is contentment right? Can we really experience that level of success and move into more from a place that really feels good? And the Fourth Level I like to call expansion,

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00:17:38.940 --> 00:17:44.850

Stephanie Bogan: which is where you get into a place that whether you do more from a revenue and income, perspective or not,

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00:17:44.860 --> 00:18:08.739

Stephanie Bogan: you're really your relationship. Money is expanding in ways that right give you permission that fill you with joy and possibility, allow you to do the things and experiences that light you up, give you joy and let you do what you do with your time on the planet work and otherwise. So we're going to talk a little bit more about how we move through those phases and where our relationships to money show up as we go. But that's a good grounding uh to talk about.



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00:18:10.530 --> 00:18:35.109

Stephanie Bogan: I click button here uh, we all have limiting beliefs around money. So let's talk about some of the examples, and we think about. What are the stories in our headspace that we're always talking to ourselves about. Some of them are positive, and above the line some of them are negative, and below the line right uh more money is better is a very common belief that we tell ourselves uh things like. The more we charge, the more I have to prove

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00:18:35.120 --> 00:18:43.969

Stephanie Bogan: Money is evil uh a lot of times with a lot of our successful advisor clients, uh and leaders, we will often find that they hit a plateau,

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00:18:44.040 --> 00:18:49.680

Stephanie Bogan: and in that planto. It's either a function of contentment and then finding right there's there

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00:18:49.690 --> 00:19:05.759

Stephanie Bogan: their ability to really enjoy that experience. But oftentimes it's that we've reached a level of success that really pushes against our boundaries and beliefs around what's possible. And when we break those down and push through them we find we hit that next level of success, income, and satisfaction

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00:19:05.770 --> 00:19:09.870

Stephanie Bogan: suddenly and rapidly, when we sort of remove those resistant forces

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00:19:09.880 --> 00:19:31.519

Stephanie Bogan: Uh, we limit ourselves. We tell ourselves stories like the early bird gets the worm. You have to work long and hard. Uh, there's never enough money if I if I if I make more money, I hear this a lot. If I double or triple the practice, it will mean that I won't have any kind of a life right? It's already keeping me so busy, right? So we tell ourselves we can't step into that next level of success without giving up things that we want.

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00:19:31.600 --> 00:19:45.880

Stephanie Bogan: So I just want to pause right here and ask each of you to reflect on when we think about limiting beliefs around money. Do any of these resonate what lands or surfaces. When you think about what's that relationship with money, and how it's showing up for you,

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00:19:52.730 --> 00:19:56.100

Stephanie Bogan: Melissa. When you think about money and limiting beliefs,



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00:19:56.350 --> 00:20:11.280

Stephanie Bogan: I don't. I don't know if you did the pre work, but so like we think about what our origin stories around money which we'll talk a little bit more about um, You know, when you think about money in the place that it's below the line. Are there any beliefs or stories that come up for you?

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00:20:11.770 --> 00:20:31.299

Melissa Joy: I think, like the money narrative from my childhood is that I wasn't good with money I was. I spent more. I never spent more than I had, but I wasn't a big saver, and um you know that narrative continues into like continued into my um

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00:20:31.740 --> 00:20:51.450

Melissa Joy: young life, and professionally as well as at home, like I'm the spender and my husband's a saver. And then actually my previous work partnership. I was the one who wanted to invest in things and my spout or my work spouse. My partner didn't um was much more

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00:20:51.980 --> 00:20:55.260

Melissa Joy: um restrictive, and so

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00:20:55.290 --> 00:20:56.360

Melissa Joy: that

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00:20:57.180 --> 00:21:06.899

Melissa Joy: hasn't gotten me in trouble. I've never used that, You know. I've only invested my personal capital in my business other than a Ppp loan. But there's always that like

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00:21:07.640 --> 00:21:15.709

Melissa Joy: um voice in my head that's like You're not good with money, even though I I I think the evidence would be

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00:21:16.060 --> 00:21:20.719

Melissa Joy: otherwise if you looked at my personal balance sheet.

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00:21:20.730 --> 00:21:49.670

Stephanie Bogan: So those are good examples of how right this the origin stories that we have around money right? The belief systems that we create start to show up in our everyday experiences is adults. Uh anyone here honest enough to admit feeling right successful, and then purchasing something or thinking about purchasing something and feeling guilty about it like, Oh, what will that say about me? I can't spend that kind of money right? I came from this. We don't do those sorts of things right, only



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00:21:49.730 --> 00:21:58.159

Stephanie Bogan: you know, ridiculous, unbounded. You know heathens do those sorts of things like how many times of those kinds of stories showed up in our experience.

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00:21:58.280 --> 00:22:11.520

Melissa Joy: I know some of you very specifically have had those experiences

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00:22:12.000 --> 00:22:23.850

Melissa Joy: make, you know, like paying for the partnership, but like being a partner, I wanted to buy a painting by a certain artist um that I didn't feel like I could afford Prior. And then I got to that point, and it was like

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00:22:24.440 --> 00:22:41.040

Stephanie Bogan: No, I never did it right. And so what's sitting in between you and that? What was at the time, as you reflect on it now, limiting beliefs or stories right? What was sitting between you and being able to joyfully give yourself permission to make that purchase

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00:22:43.950 --> 00:22:49.489

Melissa Joy: like doing other People's voices in my head for me or that lumin. I believe

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00:22:50.300 --> 00:22:56.860

Stephanie Bogan: so. This is a really good place for you all to think about like what resonates for you. And what does it generate like?

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00:22:56.940 --> 00:23:01.070

Stephanie Bogan: Right? We all know like That's silly. Making money doesn't make you evil

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00:23:01.260 --> 00:23:27.770

Stephanie Bogan: right? It's awesome. But those voices in our head aren't always agreeing with what we kind of intellectually or consciously know It's the stories behind the curtain that really govern our behavior that tend to make us all the research that we did at United Capital when we built out the client experience and advice, model focus on the behavioral side of money. We know how to build great sales, processes and on boarding processes and service models it was.

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00:23:27.780 --> 00:23:45.620

Stephanie Bogan: Can we embed right people's relationship with money into the experience in a way that's comfortable right for the masses, And it's doable for almost any advisor. Right? Remember, we were acquiring people



that were per peer investment shots. People told a bunch of insurance, obviously a lot of wealth managers

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00:23:45.790 --> 00:24:03.720

Stephanie Bogan: from right older founders to younger advisors who were just starting out or service advisors taking over client bases, we had to build out a model that, like everybody engaged in the behavioral side at a base level. And the fundamental conversation was, What is People's relationship with money?

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00:24:03.730 --> 00:24:23.000

Stephanie Bogan: Are they spenders, you know? Are they savers. And then what's the motivation behind it? Right? Is it proving and status? Is it in service? Right, we, those people, those people that just give and give and give. And when we understand those conversations, it's an awareness building opportunity. So we can sit in the space of recognizing where those stories serving us.

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00:24:23.270 --> 00:24:35.749

Stephanie Bogan: Where are they? Shrinking us, holding us back, not allowing us to create the economics or the experiences around them that really elevate us, our business, our life right, and the things that we want to do with our time.

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00:24:36.370 --> 00:24:49.389

Stephanie Bogan: It's things like. If we do that with clients, they'll all leave. I can't transition them to another advisor, because right it won't. Be okay. The money will go away. I'll get eaten by a hungry tiger, and I will die.

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00:24:51.070 --> 00:25:11.670

Stephanie Bogan: This idea of having enough is one of the biggest conversations that we can have here. I can tell you, from my experience, and working with a lot of very successful advisors and leaders over the year that there is no up a number in the bank account that will take you from a relief to Contentment Convent me to expand. It'll totally give you past survival. In your relief

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00:25:11.880 --> 00:25:19.250

Stephanie Bogan: you can reach a level of contentment. But your ability to really sit in that space clearly, consciously, joyfully,

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00:25:19.360 --> 00:25:36.729

Stephanie Bogan: right, irrespective of those outside circumstances, and really feel like you have mastery over your financial life, in your relationship with money. That's for the real opportunities kick in. So as we think about that, here is the number one grounding belief behind all things. Money,



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00:25:37.490 --> 00:25:38.960

Stephanie Bogan: money is safety.

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00:25:39.180 --> 00:25:54.420

Stephanie Bogan: What it really means is that different people need different levels of safety and security in their life, and money is the primary driver. If this for food is caveman, this is our modern day food, right? This is the economic fuel that we need

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00:25:54.430 --> 00:26:12.760

Stephanie Bogan: to live our lives safely, securely and ultimately in the ideal. Happily, the issue is that our belief stories are foundational to our experience of safety. So it resonates in every experience that we have, how we judge ourselves, how we measure others

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00:26:12.770 --> 00:26:27.790

Stephanie Bogan: right shows up a lot in relationships and in partnerships where one spouse or partner is the producer, if you will, and the other is the support system right. There's either a place like aligned stories about roles and respect related to responsibilities,

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00:26:27.800 --> 00:26:46.210

Stephanie Bogan: or there may be one or more stories around right. If money is how you measure worth. I must be worth more than you. I must have more control in this relationship, because I make more money right. You all see the passive spouse and the impact of that right, that relationship with money and that relationship with the spouse, and how it shows up

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00:26:46.400 --> 00:27:03.160

Stephanie Bogan: the interesting thing about our relationship to money and safety is, it's almost. It's very rarely about money in the moment, especially for right. Those of you on this call, who who are well past the rent and ramen stage. It's almost always about us future tripping

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00:27:03.300 --> 00:27:05.830

Stephanie Bogan: about some future catastrophe.

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00:27:06.110 --> 00:27:21.490

Stephanie Bogan: Right finance is the number one cause of divorce and discourse in marriages, because it reflects and represents each of our versions of safety and security, of love, acceptance, and belonging, if we have proving and worth stories tied to money,

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00:27:21.730 --> 00:27:40.560



Stephanie Bogan: right? We might not let ourselves have experiences that are bank accounts as we can more than afford. We might hold ourselves back from creating another level of success, because we think we're not worthy, or we think that making more money will make us bad, or that we were joking in the lifestyle call like someone was like. Well, what if I wanted to know? Smart and I was like Well,

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00:27:40.570 --> 00:27:49.939

Stephanie Bogan: if it's an inspired goal which we'll talk about right, and it's not from a place of proving, protecting, defending, hiding, right, solving for something that keeps you below the line.

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00:27:49.960 --> 00:28:08.679

Stephanie Bogan: Then go for it. Go by three dustin. Martin. Love it, feel good about it as long as you can be above the line when you do it right, and it aligns with your goals and value in life. I was like I'm going to nested Martin, but Costa Rican Park City are not great places to have one. I will have one someday. That is a beautiful car. I'm going to drive it around me. I'm not going to feel guilty about it.

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00:28:08.900 --> 00:28:25.149

Stephanie Bogan: I also just don't want to drive it around no place like, So it's just a fun aspirational thing. But i'm not like killing myself, so that I can have this thing. That's gonna prove that. I'm: Okay. And that's the difference between, you know, sitting in that place of contentment.

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00:28:25.480 --> 00:28:40.529

Stephanie Bogan: We might just be okay with where we are. We might have a really balanced relationship with our economics and experience, and we might be content with what that experience is like. And it might be a while before we want to take it up and not it might be never. And that's okay.

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00:28:40.870 --> 00:28:55.309

Stephanie Bogan: You're in leaders. You all have some pretty ambitious goals. Now the question is, What world does money play in that In your relationship with it? Is it about striving, solving for one of those stories I can't do this, or I'm supposed to do that?

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00:28:55.320 --> 00:29:03.139

Stephanie Bogan: Or is it really from a place of inspired action where there is a motivator? We call that the big? Why, we actually created the beginning of the year.

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00:29:03.150 --> 00:29:23.299

Stephanie Bogan: That's really calling you to create more contentment or more expansion. Right? Hey? I really want to double or triple the farm. If you had opportunities for the team, I want to be able to take more time



off and still expand the footprint of the value and the impact that this business has that's gonna take more time like more money, because I don't want to spend more time like, Hey, What's the game plan? Let's go do this

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00:29:23.310 --> 00:29:34.789

Stephanie Bogan: and being okay, so you can enjoy the reward of that experience. But if if the more is in service of a story that you're trying to manage around and work over.

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00:29:34.800 --> 00:29:46.600

Stephanie Bogan: Then it's at the cost of inspired action, joy, creativity, abundance, free time being present with your family, your churches, your children your communities, right? So it's about what's the role

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00:29:46.610 --> 00:29:56.240

Stephanie Bogan: that money and your relationship to the safety it represents. Right. If Melissa is not, she's more in that. Let's go ahead and use it

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00:29:56.400 --> 00:30:14.640

Stephanie Bogan: right, for whatever reason. Really, Melissa Doesn't need as much safety Aka control right? The safety net to make sure nothing goes wrong, as Christine and our last call did where she tells the story about how she walked into the principal's office of her private school in third grade,

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00:30:14.820 --> 00:30:21.369

Stephanie Bogan: and had to tell the principal that her parents tuition payment would be late, because they didn't have enough money,

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00:30:21.940 --> 00:30:39.689

Stephanie Bogan: and she was like, I will never forget that moment. I remember thinking if we don't can't afford it. Why, my private school, she said, I remember very clearly thinking this isn't good. Should I be worried, and she's like for the whole rest of my life. I have been a saver, and I was like what is the origin of that? And she was like.

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00:30:39.710 --> 00:30:46.850

Stephanie Bogan: Well, I never want. I was like exactly. We never want to be. Have to stand in the principal's office and tell them that the money is going to be laid again.

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00:30:46.940 --> 00:30:52.209

Stephanie Bogan: So she was sharing how she literally checks her her, pays her credit card off weekly



139  
00:30:52.250 --> 00:30:54.539  
Stephanie Bogan: does not like that at all

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00:30:54.970 --> 00:31:07.419  
Stephanie Bogan: right. So in thirty days her brain is telling her that something could change, that there's death that goes in that card that she might not be able to cover, but if she checks it every week, she will not ever have to go back to the principal's office again,

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00:31:08.960 --> 00:31:17.079  
Stephanie Bogan: and she was like This is a powerful thing for me like I remember it at a very visceral feeling level. So we all tend to have those money stories

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00:31:17.090 --> 00:31:37.039  
Stephanie Bogan: when we hesitate to invest in that team member when we pull back on investing in, you know anything that's gonna right and support our success going forward, we start to if we start to catastrophize things in the future. That's when our relationship money really starts to hold us back from creating right the kind of freedom and life that we want.

143  
00:31:37.050 --> 00:31:54.540  
Stephanie Bogan: It has us measuring other people in our relationships that has this asking, Am I safe? Do I belong? If you are the first person in your family to make real money there, oftentimes feelings of like guilt associated with that, and not wanting to be too big for your britches, where we'll often couch it.

144  
00:31:54.550 --> 00:32:11.610  
Stephanie Bogan: We not want to share success or not. Tell people what we have or what we've purchased. Those are all examples of stories showing up because they in the end There's no judgment here, right? We're all human sitting around saying, Am I safe? Will I be shame? Do I belong? Do I need to protect something. Do I need to prove something?

145  
00:32:11.620 --> 00:32:16.670  
Stephanie Bogan: Do I need to hide something away? Do I need to defend like? How can I use this resource

146  
00:32:16.940 --> 00:32:25.330  
Stephanie Bogan: to best keep myself safe, whatever your need for safety and control is, that's a really huge level.

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00:32:25.630 --> 00:32:37.669



Stephanie Bogan: So just take a moment and reflect on right are you in that ultra cautious rate? I have five years supplies. I will never run out. It could never possibly happen. I will not allow it. Are you more in? The

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00:32:37.680 --> 00:32:46.360

Stephanie Bogan: money is in the backyard of the trees, all fine, so like. Where Where do you find yourself as we think about money, safety and security.

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00:32:46.540 --> 00:32:51.870

Stephanie Bogan: So here's a really good example. Right? Think of yourselves on a radio dial. Right?

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00:32:52.080 --> 00:33:00.810

Stephanie Bogan: Right? If you're listening to country music on ninety, six Point five, and you want classic rock, and it's over on one or two point seven. What do you have to do to get there?

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00:33:05.500 --> 00:33:08.610

Stephanie Bogan: You guys are welcome to interact with me at any point Today

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00:33:09.720 --> 00:33:12.560

Stephanie Bogan: you have to change the dial, right?

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00:33:12.570 --> 00:33:34.569

Stephanie Bogan: And changing the dial actually changes the frequency. Your brain works very much the same way if you're in that below the line State. If if the scripts running quietly in the corners of your mind, you're not like walking around every day going. I can't make three million dollars a year. I don't know how they going to do that. It's that little thought that you think when you're like. Oh, how did I do this, or how does stuff do that? And your little brain goes? Oh, wait!

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00:33:35.190 --> 00:33:44.890

Stephanie Bogan: It's a little shrinking story that says, Well, you'd have to have this many clients, and you can't do that. And you'd have to charge this, and we can't even get this webinar like. How is that gonna happen? That's how it shows up.

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00:33:44.960 --> 00:33:58.519

Stephanie Bogan: We have a condition frequency like a temperature on a thermat or a frequency on a dial, and our brain is hardwired to to keep us at that level. So if we want to elevate our success or financial abundance,



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00:33:58.530 --> 00:34:17.550

Stephanie Bogan: and the ease with which money flows to us, we absolutely, positively, First and foremost must elevate our frequency, our relationship with money, the beliefs and the patterns, and the resulting patterns that result from it. We're hardwired to play it safe, to keep it right to stay shelter, to maintain the status quo,

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00:34:17.560 --> 00:34:22.019

Stephanie Bogan: and again we don't want to double it or triple it or grow for the sake of.

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00:34:22.310 --> 00:34:25.040

Stephanie Bogan: We want to make sure at the same time

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00:34:25.050 --> 00:34:44.040

Stephanie Bogan: that we're not limiting our possibilities for income and impact and influence in our personal and professional lives, because we've got stories sitting between us and the next level of possibility, income, and abundance, because if we just sat in a space of complete awareness and possibility, and I said to you,

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00:34:44.050 --> 00:35:08.989

Stephanie Bogan: What's your best life? Look like? What work would you be doing? What kind of business would you really build? How many people would you serve? What kind of impact would you have at home at work with your children, your church to charities like, I promise you that's what we really try to really dig into In September We're going to do even more on the personal side next year. What's that possibility Look like? How do we go from contentment and motivation to full on expansion?

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00:35:09.000 --> 00:35:14.819

Stephanie Bogan: And how do we learn to be really aware of where we are on that dial in terms of our relationship to money.

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00:35:14.830 --> 00:35:30.099

Stephanie Bogan: How do we get really conscious, and start to change and shift into better, more empowering stories and believes. And then what are the courses of action? What are those things, those next best steps that we can take to start to shift in those money stories is kind of where I thought we'd spend some time talking today.

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00:35:30.230 --> 00:35:31.959

Stephanie Bogan: Does it sound like a good plan?

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00:35:34.650 --> 00:35:50.930



Stephanie Bogan: Um, So it's funny, because Jared knows that I spent so much time with Tiffany when we first started around marketing and growth, Tiffany was working sixty, seventy, probably eighty hours a week. No joke, and just like spinning her wheels and getting no traction,

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00:35:50.940 --> 00:35:59.659

Stephanie Bogan: she was really just efforting her way through it. And so, instead of redesigning her marketing plan. First we really started to have a conversation around

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00:35:59.670 --> 00:36:16.059

Stephanie Bogan: her relationship with money right with that we didn't frame it that way at the time it was right. That's why are we working so hard and making so little this you're so talented? This should not be the situation, and we started to uncover stories like. I have to work hard and long to earn it

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00:36:16.320 --> 00:36:34.880

Stephanie Bogan: right in order to deserve it, and be worthy, and give myself even an ounce of permission, like. I've got to really scrap in there and rate total on If your family members right, Adam, at the in this morning's call told the story of his mom worked in a factory so that they had benefits, and his dad uh had a carpentry business,

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00:36:34.890 --> 00:36:48.439

Stephanie Bogan: so they always just had enough to get by, and he always saw them working long and hard. Right? That's how you get ahead. That's the great entrepreneurial spirit, Jared. I'm sure you see this a ton with your clients like I do with ours. Right,

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00:36:48.530 --> 00:36:57.789

Stephanie Bogan: right, Isaac. Your tech execs right. You're gonna know right. You know where where they fall on that frequency we'll talk about how to really start to pick up those queues.

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00:36:58.000 --> 00:37:10.149

Stephanie Bogan: That frequency. I want to give examples like on one end. We've got mother to reset like. I don't need that much. If I have that much, it makes me a bad person. I could never spend it all. It'd be so wrong, right, or it's not available to me

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00:37:10.160 --> 00:37:21.480

Stephanie Bogan: the other end of the spectrum. I just love that scene from Jerry require where he's like. Show me the money right because they're just he's like all in that's inspired action at its fullest and finest.

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00:37:21.530 --> 00:37:38.550

Stephanie Bogan: Where on that spectrum, are you? Tiffany was over there in the right? There's never enough. I have to work hard and long to prove it, and right I've got to grind it out. That's what successful advice. I'll never forget her, uttering the words, I've got to grind it out. That's what successful advisors do. I was like.

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00:37:38.560 --> 00:37:50.819

Stephanie Bogan: That's what miserable, successful advisors do. Happy, successful guys are doing an entirely different way. No one talks about that way nearly enough. Um! Which is obviously right. Why, we're here at limitless.

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00:37:51.050 --> 00:38:10.170

Stephanie Bogan: So I want to just take a moment here and have you think about that through the lens of your relationship to money. So if you want to dig deeper here, one uh happy to spend. We've got time this month. I'm going to follow up with each of you, uh, probably today and tomorrow. I just to check in from our last call and see if you want to schedule any check-ins before the end of the year.

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00:38:10.180 --> 00:38:28.779

Stephanie Bogan: Um! But then we can talk about this. If you want to follow up. There's a great uh relationship to money, quiz. And so it goes through some basic questions about what's your money story? What's the origin of that money story, right? What are your first memories around money? What were your parents conversations around money?

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00:38:28.790 --> 00:38:33.280

Stephanie Bogan: So we're going to talk about that We're going to go around and just talk a little bit about that. Um.

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00:38:33.860 --> 00:38:47.979

Stephanie Bogan: So how do we get to a place where we identify our money stories? This beliefs that are sending between us and that next level of possibility, income, and abundance. And then we'll spend a little bit of time of how we can talk, how we can start to make changes.

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00:38:47.990 --> 00:39:03.749

Stephanie Bogan: They get us there, so we'll talk about those as we go through and talk through, and you guys feel free to jump in share and encourage experiences that you've had Jared as always the same. Um. So let's talk about the first question here, which is, can I read it right now. I really can't.

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00:39:03.760 --> 00:39:11.670



Stephanie Bogan: Right. What is your relationship with money stories like when we talk about money stories? I want you to think about what surfaces for you.

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00:39:12.780 --> 00:39:28.699

Stephanie Bogan: What's the origin of that money story? So I think most of you have probably heard I told at the beginning of the year. I'm sure um I have an or like my origin story is baked into my mind. I will be right. We lived in a trailer park. It didn't have wheels, so we were classy with the K.

181

00:39:30.210 --> 00:39:47.399

Stephanie Bogan: My dad did not make a lot of money. He was like an assistant manager in like a good year right, like an auto mechanic shop he did was not particularly great at keeping jobs. My mom was mentally ill in and out of hospitals like we just were not financially stable in any way, shape or form,

182

00:39:47.410 --> 00:39:57.909

Stephanie Bogan: and I remember walking to my mom's bedroom at one point, and I understood that money was sort of right, not something we had a ton of, obviously, but she was sitting in bed holding a shoe box,

183

00:39:58.180 --> 00:40:08.849

Stephanie Bogan: and in that shoe box for envelopes, and she had some cash in her lap, And I was right. I don't know nine or ten. I was very curious, and I asked her what the shoe box was, and she was like, This is our budget.

184

00:40:08.860 --> 00:40:18.729

Stephanie Bogan: This is like this is the bank, And, she said, Each of these envelope has a name right groceries clothes like I get choked every time every time.

185

00:40:18.980 --> 00:40:33.630

Stephanie Bogan: And she said, when the envelope some deeper, add that money, and I in that moment I was in printed with the idea that, like you gotta, you gotta know how much fun you have. You got to organize it? You gotta watch it, because when that envelope is empty, bad things happen

186

00:40:33.940 --> 00:40:37.010

Stephanie Bogan: right? So there's a related story where

187

00:40:37.040 --> 00:40:46.210

Stephanie Bogan: we were really out of money, and my my parents had gotten to this really traumatic fight about whether we were going to have to move out of the trailer the next day,



188

00:40:46.390 --> 00:40:59.359

Stephanie Bogan: and it led to some very bad things happening in our household. But i'll never forget that that what I was left with the fear of not having enough money like. Oh, my God! If the envelopes go empty. This is what happens.

189

00:40:59.370 --> 00:41:06.979

Stephanie Bogan: And on top of this horrible experience I might actually be living on the street tomorrow, really appreciating the trailer at this moment in time,

190

00:41:07.060 --> 00:41:13.130

Stephanie Bogan: and I will never forget going to bed with that fear, like just ripping my soul.

191

00:41:13.390 --> 00:41:16.670

Stephanie Bogan: I will also never forget getting up the next morning,

192

00:41:16.750 --> 00:41:22.659

Stephanie Bogan: having my mom like scream or something, and I go out, and my mother is standing at the front door.

193

00:41:23.200 --> 00:41:29.439

Stephanie Bogan: No joke, and she's holding an envelope full of money that has the exact amount of rent that we need.

194

00:41:29.940 --> 00:41:32.980

Stephanie Bogan: Someone from our church most likely had

195

00:41:33.000 --> 00:41:40.839

Stephanie Bogan: just happen to decide to give us that. And I remember in that moment being so utterly imprinted by the good that money can do

196

00:41:41.090 --> 00:41:48.360

Stephanie Bogan: if you use it for impact and to influence other people's lives positively. Then I spent my whole life trying to reconcile

197

00:41:48.540 --> 00:42:12.050

Stephanie Bogan: two very deep money stories on opposite ends of the frequency spectrum everything from There's not enough. My mother would go through grocery receipts line by line, and if there was a twenty percent difference on an item like bite, or just, my mom would send my dad back to the grocery store, talking about like deep survival about stories. Money



is the only way to be safe, Right? You have to have. The envelope has to be full and overflowing,

198

00:42:12.060 --> 00:42:17.439

Stephanie Bogan: and then you can't trust that, because every six months the envelopes go empty again. And here we go again.

199

00:42:17.810 --> 00:42:31.740

Stephanie Bogan: My story hopefully right. Some of you share very similar stories, right, whether it's Christine having to walk into the principal's office or your version. But that's what I want you to just really get open and connect with in the next couple of minutes, because we're going to share.

200

00:42:31.900 --> 00:42:47.660

Stephanie Bogan: Where do you feel like? If you had to pick a belief that was really right. If you were going to step into that stretch into that next level of abundance and joy, whether you made more income or not in terms of your relationship to money. What sort, what lands for you As we talk about this,

201

00:42:48.260 --> 00:43:02.480

Stephanie Bogan: what recollection of any origin stories. Do you have? Right? You've got my envelope right on the front board story, not going away in my lifetime. And then how is that? What i'd love for you to think about and share is, How is that landed for you? Has it shown up

202

00:43:02.490 --> 00:43:30.520

Stephanie Bogan: in your day to day life and relationship right? Did it make you more of a saver? Did it right? Could just keep you from spending like, How does that limiting belief show up for you, and then we'll talk about ways that we can really start to shift those beliefs and then sit in a better, clear, and more conscious space that we can, to the degree that it's appropriate for each client really sit in a space to understand where they are, and potentially influence again depending on the client the profile in your comfort, but

203

00:43:30.530 --> 00:43:37.530

Stephanie Bogan: just understanding our stories puts us in a better position to get to identify that our clients have some, and at least sit with that, knowing

204

00:43:37.900 --> 00:44:07.139

Jarrod Musick: well, and if I can out one other piece to this, we talked a lot about times when there wasn't enough in times when there really was a shortage, and you know fear around money, and and I've certainly had those as well. Um, but I think for all of us. You know, as as leaders, that we're running successful firms. Our incomes have gone up



significantly from where they were when we were younger. Um! And and really for me, one of the things that comes up is like

205

00:44:07.220 --> 00:44:37.210

Jarrold Musick: money and wealth are really elements of belonging as well. Right like Do I fit with my peer group. Uh what are people going to think about me with x amount of money one way or another? I remember one from growing up, and and we weren't, wealthy, but we were, you know, upper middle class, and uh, my brother's not. Each had our own bedroom like we had a house with a nice backyard, that kind of stuff, um, And we still bought the back cereal from the bottom of the uh grocery aisle, because my parents,

206

00:44:37.220 --> 00:44:43.669

Jarrold Musick: where kids of depression, Era people, and and that stuff left It's left. It's mark there,

207

00:44:43.690 --> 00:45:12.910

Jarrold Musick: right. But I remember distinctly in high school starting to go over to other friends houses, and it was like, Huh! They sure bedroom with their sibling uh he sleeps in an unfinished basement and a mat on the floor, you know. Just some of those different things when you start to process like, Are we wealthy. Are we relatively wealthy, like? What if I bring my friends over to my house. What are they going to think about it? What are they going to think about me? Is it going to create distance?

208

00:45:12.940 --> 00:45:42.930

Jarrold Musick: Um! And and I've definitely noticed those for myself here in the last, you know, five years or so, where it's like. What will my siblings think of me? If I do? X. What will my friends think of me if I do? Why, some of those different things So just as you're thinking about your relationship with money it doesn't have to just be. There's not enough in their shortage. It can also be. I'm really in this place of personal wealth monetary abundance that continues to grow, and that can create just

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00:45:42.940 --> 00:46:12.929

Stephanie Bogan: just as much anxiety around it as shortage does as well,

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00:46:12.940 --> 00:46:31.389

Stephanie Bogan: and hiding and shrink ourselves in our experiences, because we don't want people to know, because we feel like it reflects badly on us, which seems to be the opposite of when we're cancer. We just want to make a bunch of money, so it's good on us. So I think, to jar it's point. It really will be anytime we're going for the up level

211

00:46:31.400 --> 00:46:46.369



Stephanie Bogan: again. The up level might be from right relief to contentment and from contentment to expansion. Right? Jared's talking about sitting in that space, from commitment to expansion, being okay, and feeling good about being okay is very different than giving myself permission

212

00:46:46.380 --> 00:47:00.970

Stephanie Bogan: to have the experiences. I want to have the time and impact. So that's where in our last call, someone was like, Well, you know, I go to buy things, and I feel guilty like Why, shouldn't this or that like What if I want to buy an Aston Martin, and i'm like, if you're above the line about it

213

00:47:01.000 --> 00:47:18.510

Stephanie Bogan: right. If you're content, and you're not doing it to protect or prove right, or to solve for some limiting story. And and and you feel good, then you go for it right because it's not our job to judge it. And it also doesn't mean that you haven't donated ten's worth of time, money, or capital to other things. And so

214

00:47:18.520 --> 00:47:27.659

Stephanie Bogan: it's about what each of our relationships is what money means to us, how it serves us. And if we're not careful what it cost us. So, Jared, I think that's a really good insight.

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00:47:27.700 --> 00:47:30.640

Stephanie Bogan: Other things that are really impactful as we go around

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00:47:30.690 --> 00:47:43.419

Stephanie Bogan: your spouse is all have relationship to money. Your children for those of you with kids have relationship to money. It's one of the very serious conversations we have in this household about like when you have means

217

00:47:43.550 --> 00:47:47.890

Stephanie Bogan: and you like. When I grew up. Many of you, like your parents, had to say no,

218

00:47:47.930 --> 00:47:52.790

Stephanie Bogan: or right, or have depression, error stories, and just said no, because it was so hardwired into them.

219

00:47:52.800 --> 00:48:10.760

Stephanie Bogan: We, for the most part, can I give our kids almost anything that they want? We don't have to say no which. Actually, there's this great article I've read somewhere, and some research around it. When you don't have to say no. Then we sit in this place of wanting to create



better experiences like. We're not going to make our kids suffer to learn the hard lessons.

220

00:48:10.770 --> 00:48:30.520

Stephanie Bogan: And so there's that. How do we instill values an ethic right into the next generation, and it's really a conversation about relationship with money. How do they see you spend it right? What attitude to what conversations do you have? We we are constantly like our kids have to work for stuff. I don't want them to. I don't want them to scrub nicotine of

221

00:48:30.530 --> 00:48:50.470

Stephanie Bogan: Yes, to trailer walls like I did. I don't need that, but I also want to instill. And then the understanding that there's a relationship between like, hey? Maybe this kind of work isn't something you want to do. Maybe you want to find a different path, hey? Maybe you don't want to be an entitled human. Maybe you want to just feel grateful and less so that you're the kind of person that gives back instead of takes from other people.

222

00:48:50.680 --> 00:48:58.769

Stephanie Bogan: This is where relationship with money not just affects us on our clients, but it affects our relationships with our spouses right if we're not on the same page there,

223

00:48:58.780 --> 00:49:12.030

Stephanie Bogan: and it's certainly right ultimately spills over onto our kids based on the experiences that they've grown up with around money. So we many of us have the curse of being blessed right. How do we enjoy our success? How do we

224

00:49:12.040 --> 00:49:21.600

Stephanie Bogan: create legacy around our financial values? And these are many of the issues that you also deal with clients so hopefully you can start to see like there's some real space to have these conversations at certain times.

225

00:49:22.490 --> 00:49:32.509

Stephanie Bogan: Uh Melissa We started with you earlier. Let's Do you want to go back to that a little bit when you think about money, story, and origin? Anything you want to add there or follow up on

226

00:49:33.700 --> 00:49:40.680

Melissa Joy: um. Well, the other, like big Origin story, was, we were really comfortable, and then with my parents divorced

227

00:49:40.830 --> 00:49:41.970



Melissa Joy: um.

228

00:49:42.320 --> 00:49:53.930

Melissa Joy: My dad had money, and my mom didn't. So that's a big like lesson learned about safety and things like that. Um. But I yeah honestly think it gives me some

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00:49:54.360 --> 00:50:04.839

Melissa Joy: extra powers of working with people about money, because I've seen both sides and got to see a lot of different dynamics of short term versus long term, and things like that like

230

00:50:04.940 --> 00:50:23.740

Melissa Joy: um. I was just thinking about how difficult it is to stay on the same page in a relationship and with children. Um! And I see Mark talking about um A. Hd. And that's like a lot to have, like the immaturity of the Phd. With kids, and to have well to like, you know.

231

00:50:23.750 --> 00:50:40.000

Stephanie Bogan: Talk about what's appropriate and things like that. So I mean that it's just so complex. Yeah, Well, it's funny, because even people with Agd who have like limiting stories like who are super savers, somehow managed to do that incredibly, consistently,

232

00:50:40.010 --> 00:50:59.759

Stephanie Bogan: in spite of their ad. Um. So it's interesting how those underlying motivators really are what drive our behavior. So if you think about, are there places where that's shown up for you that you think creates reservation or pause for you, that that you want to start to reframe into more empowering stories as you think about an uploadable.

233

00:51:00.870 --> 00:51:06.949

Melissa Joy: I just think I want to be like more on the same page. Um with Jeff, because

234

00:51:07.420 --> 00:51:08.950

Melissa Joy: it's different.

235

00:51:09.200 --> 00:51:28.750

Melissa Joy: So we had like a big wealth of it, you know, like selling my partnership um and our collective net worth when we were married was like a hundred thousand dollars. Um! And it's growing significantly with both of our, you know. Success. Um! But I think about all day like

236

00:51:28.800 --> 00:51:46.090



Melissa Joy: the creation of wealth and what it means. And I think Mark and I have had these discussions and study group um about with spouses. And you know Jeff Hasn't been going to school to learn about what wealth events mean, and and sometimes, you know there's a place to meet in the middle. But

237

00:51:46.440 --> 00:51:50.439

Melissa Joy: you know there's different perspectives on spending money from family

238

00:51:50.450 --> 00:52:08.000

Stephanie Bogan: dynamics and and things like that. Um, they do definitely show up. So if there was a thing that you could positively shift or change there. What would it be? A little bit more specifically? Would it be Have it being able to have those conversations. Would it be a specific conversation?

239

00:52:08.010 --> 00:52:11.410

Melissa Joy: Yeah, I think it would be intentionally having like

240

00:52:11.880 --> 00:52:24.070

Melissa Joy: a healthy discussion. Not at a um, you know. Edited friction point. But to say, Okay, what does this mean? It's It's easier to do it around sharedable conversations or

241

00:52:24.150 --> 00:52:28.279

Melissa Joy: things like that. But um, you know, like

242

00:52:28.760 --> 00:52:45.310

Melissa Joy: Sometimes you're on different points in Mazel's hierarchy in terms of Well, it's that frequency of some scarcity to abundance. So all the work as I shared like all the work we did at United Right Great advice. Model sales process on boarding services like world class, right? We brought the best.

243

00:52:45.320 --> 00:52:56.999

Stephanie Bogan: But the the the grounding of that. What made it so powerful and so applicable is that we really built it based on a behavioral model of understanding people's, relationship with money, safety and security.

244

00:52:57.010 --> 00:53:13.330

Stephanie Bogan: And then in building that into what I like to call an advice model like, what questions do we ask? How do we ask? How do we know, like what's level? One questions like, Okay, you're not gonna hit every client with a deep life coaching conversation that would be weird, Not everybody's ready or wants it



245

00:53:13.370 --> 00:53:33.750

Stephanie Bogan: right? So how do you meet clients where you are? Is what we built into that process? What are those like seeding questions where we can see if people are like Oh, no way, or they're like, Yeah, they want to have like a good cry about it right? Because that's the spectrum that you all are dealing with every day of the week. You don't have the luxury of having one kind of client with one kind of money story.

246

00:53:33.760 --> 00:53:45.269

Stephanie Bogan: It's why some clients will call you nine times during a downturn, and others are like whatever it's fine that trust and safety factor. The need for control is very different from person to person depending on that story.

247

00:53:45.280 --> 00:53:55.550

Stephanie Bogan: So for you, Melissa, one of the things to think about is when we have a lot of these conversations, whether it's a money story or a time story, or anything else in relationships.

248

00:53:55.560 --> 00:54:23.169

Stephanie Bogan: Where are we? Where are we sitting? What space are we in, as we have that conversation nine times out of ten we're below the line, sitting on our own stories. There's not enough. I gotta have a conversation here. You want to spend this, but I like Oh, my God, my stories are flying! Those are the worst time. So when you're activated, when something's triggering. You do not talk about it. That's the hardest thing, because your brain's like you gotta fix this and make sure that we don't get in by the tiger. And if I don't have this conversation,

249

00:54:23.240 --> 00:54:29.680

Stephanie Bogan: that's the feeling state. So our job is to sit in that space. So for each of the things we want to shift into.

250

00:54:29.870 --> 00:54:48.259

Stephanie Bogan: It might be a better belief system for ourselves. It might be creating greater alignment around stories that united what we did. Melissa is, we literally framed a series of conversations to get people talking about their money stories. Right? What are you? What's your first memory of money? So the relationship to money, quiz if you do it with your spouse, if you both do it

251

00:54:48.270 --> 00:55:05.159

Stephanie Bogan: and then share It's basically a like a version of that that goes a little bit deeper than the card game. But the idea here is my husband didn't know right that I grew up like his parents never talked about money in front of him ever so, even though they didn't have a lot like he was aware that they had to be,



252

00:55:05.170 --> 00:55:15.600

Stephanie Bogan: you know. But he also has A. D. So he was like this. Money thing always works out. There was always food. There was always clothes like it always worked out. I guess I'll just show up, and it'll always work out. And I was over here like

253

00:55:15.610 --> 00:55:27.809

Stephanie Bogan: Hold on a minute. My mother was checking groceries for twenty-nine cent charges like you can see where there's a huge gap there. And so those were the conversations of so it might be. Step one.

254

00:55:28.390 --> 00:55:41.059

Stephanie Bogan: Think about how you would like to frame that conversation. Not at all. In a moment like you're on a walk. You're going out to dinner together, like, hey? As we think about this decision, or hey? We just bought the house,

255

00:55:41.070 --> 00:55:53.820

Stephanie Bogan: you know It's shifted our economics a little bit. I just wanted to share a little bit about how i'm feeling I wanted to check in with how you're feeling. I know sometimes it's hard for us to be on the same page, so I just thought maybe we could talk about like what kind of financial

256

00:55:53.830 --> 00:56:15.709

Stephanie Bogan: future we want to create together, and what you know what that means to you, and what that means to me like again. You each have different relationships, right whether they're more functional or more feeling. But you the the opportunity is, can we frame a conversation that acknowledges that we're not on the same page on about money, because we have different ideas and feelings about it. If we can create a space for,

257

00:56:15.720 --> 00:56:36.619

Stephanie Bogan: hey? I'd really like to purchase X, and I feel like that's going to put us in a situation, because only then can we actually have a conversation as a team, and that's the real work that you know this is for relationship. Coaching really comes in and therapy as a team. Can we get on the same page about those feeling states, so we can say, Hey,

258

00:56:36.840 --> 00:56:53.939

Stephanie Bogan: I hear you, and I feel like that. That's really right. You're being That's the that's the need to hold on to the envelopes kicking in. I'm looking at the bank account, and it says Mark and I have a lot of these conversations. I think you guys have had right between he and his wife as they've sold the firm and what it means, and giving yourself permission.



259

00:56:54.050 --> 00:57:13.739

Stephanie Bogan: And so same conversation is like, How do we frame a conversation that says, here's what it means to me. I'd really like to understand what it means to you, so that together we can decide what we want it to mean to us. And that's the space in which you find compromises with compromises and and kind of a shared story. It doesn't mean you'll always be in under agreement,

260

00:57:13.760 --> 00:57:27.670

Stephanie Bogan: but that's the opportunity is, Can you get clear enough about your story and open enough to say, Hey! I realized that a lot of the disagreements we've had it because right I might hold on a little too lightly, or in your case right, I might not hold on tightly enough for you,

261

00:57:27.680 --> 00:57:42.759

Stephanie Bogan: and I just like to right. I'd like to get curious about, So this is where same. We'll talk about clients in a minute. It's the same conversation. You're just right getting curious and really trying to lead ahead and then meet them where they are. If you're ready to go deep. And he's not

262

00:57:42.970 --> 00:57:58.650

Stephanie Bogan: just say, Hey, I really appreciate that I'll really try and keep that in my next time, when you're having a heated conversation you'd go. Hey? This is that thing you do like to do that, and that's where we have to really use our information for break our in our powers for good instead of evil, which is, we have to really

263

00:57:58.660 --> 00:58:10.269

Stephanie Bogan: get curious and get good information right? Look for money stories on there, and then try and frame a conversation. Same thing with clients with their kids. How do we frame a conversation that meets them where they are,

264

00:58:10.380 --> 00:58:17.140

Stephanie Bogan: and we lead into, but they tell us right where we can go, and then we use our awareness to make the most of that opportunity

265

00:58:18.280 --> 00:58:19.770

Stephanie Bogan: that help a little bit.

266

00:58:20.350 --> 00:58:24.419

Stephanie Bogan: So how might you apply that if you think about a next step?

267



00:58:26.080 --> 00:58:30.840  
Melissa Joy: I like to do that um

268

00:58:31.170 --> 00:58:42.710  
Melissa Joy: complete, like the quiz together like separately, but together share our answers. I think that would be a good like non-threatening way to open the conversation.

269

00:58:43.160 --> 00:59:02.529  
Stephanie Bogan: Well, united we had right then together they would each take their priorities. So what are your top five priorities? Right for me? It was like, hey? I want X amount in an emergency fund, right. I want to make sure we have a certain amount of life insurance that no matter what like. If you die and i'm going to gr for two years. It's not going to affect my friend. I don't even have to worry about that stuff,

270

00:59:02.540 --> 00:59:15.729  
Stephanie Bogan: hey? I want to be able to spend guilt free. That was one of my favorite cards, right? And so for him. Right then you take the each of your five different priorities, which you can do on a whiteboard. By the way you can. We've had clients do with building blocks. You can get really creative.

271

00:59:15.750 --> 00:59:39.059  
Stephanie Bogan: Um. And then you ask them to create five shared priorities. Okay, like rate spending money gilt free is a shared priority. Hey? Ha! Then you can act on it, hey? Let's create a first class fund where we get five thousand dollars a year to do something that elevates the support. Sister gives us joy. We can spend it guilt free. No judgment. I'm not going to get on you about the wine or the motorcycle trip. You're not going to get on me about them is like whatever it is.

272

00:59:39.220 --> 01:00:01.209  
Stephanie Bogan: And again to curious point. When we're in a place of abundance. It's a lot easier than when we're not. But those stories don't like. They still show up in surface. One of you feels more comfortable enjoying it than the other. Your stories aren't the issue. It's the tension between your stories that are going to create friction in that relationship so surfacing them. So you can have really candid conversations. We called it honest Conversations,

273

01:00:01.220 --> 01:00:10.880  
Stephanie Bogan: right? I now call them candy conversations like, How do you have real candid conversations about what's under the surface, so that you can actually play in the sandbox together and decide what you want to do

274

01:00:11.390 --> 01:00:13.150



Stephanie Bogan: so. It just helps great alignment

275

01:00:13.710 --> 01:00:43.639

Stephanie Bogan: uh so feel free to like frame out that conversation. How do you want to approach that? You're doing the quiz right. What do you want the outcome to be? And how can you do it in a way that will feel participatory, not judgmental to the other person my husband loves it when I come up with a new way for us to be better parents, or for him to be a better spouse, or for me to be like. Oh, great! That means you figured something that I got to catch up right like I have to really spend a place where i'm not like. Oh, look what I you know. This is what I tell the list. This is what I do. All day

276

01:00:43.770 --> 01:00:52.390

Stephanie Bogan: I have to really be thoughtful and intentional about not framing it like, hey? I've got this little figured out a I don't he lists me. He knows that it's a work in progress,

277

01:00:52.400 --> 01:01:05.590

Stephanie Bogan: but being no one. When you come to someone and say, Hey, we need to have this conversation so that you can get on the same page with me. If we're not careful, it creates judgment in the space instead of creating openness in this space. So that's why the framing is so important.

278

01:01:07.260 --> 01:01:22.139

Stephanie Bogan: Uh, these are great calls to use an excuse. Wow! We have this great call today, and I really learned a bunch of things that I really like to do this. It could be really fun like. Maybe if we did this together, we could start to figure out like, How do we get really more aligned around this right? Hey? Are you open to that? Okay, Great.

279

01:01:22.610 --> 01:01:25.199

Stephanie Bogan: So feel free to blame it at me.

280

01:01:26.120 --> 01:01:27.959

Stephanie Bogan: Uh, David, How about you?

281

01:01:29.270 --> 01:01:31.210

Stephanie Bogan: How's it? This landing with you

282

01:01:32.490 --> 01:02:02.430

David Burgio: um my relationship with money.

283

01:02:02.440 --> 01:02:21.369



David Burgio: Big time scarcity um, And you know I kind of had a you know it was great. It was great. I I like the way I grew up. But I definitely grew up from a a scarcity mindset, and um you know It's it's definitely shifted, you know, to um. You know I I don't have that um mindset anymore. I mean i'm

284

01:02:21.600 --> 01:02:28.430

David Burgio: um losing. I'm shedding it off as time goes on, which is good. I'm. I'm finally starting to um

285

01:02:28.800 --> 01:02:51.989

David Burgio: to you know. Feel that you know what I'm. I'm gonna be all right. You know that way. So it's been um. It's been what's the word? It's giving me more uh freedom. And uh, as you reflect on that progress which right? That's that's awesome, because right? We're always as we talked about early, like. Every time we go to up level we'll hit the next level of resistance right now. Opportunities to grow through that.

286

01:02:52.000 --> 01:02:59.139

Stephanie Bogan: If you think about how any of that shows up for you, even in small ways. Now, is there any way that it still shows up, or there

287

01:02:59.150 --> 01:03:24.040

David Burgio: moments of pause or reservation where you're like. Oh, there there it is, kind of peek in its head a little bit. You know what it in a way it just kind of just gives me a little bit more appreciation for for just um acknowledged. It's taken me a long time to just acknowledge that I'm actually all right, you know, financially. It's taken me a long time, you know, to get to that point, and I think now it's just a little more relieved, knowing that you know what I can buy this, or I can buy that, or

288

01:03:24.050 --> 01:03:33.390

David Burgio: you know I can buy this extra thing in Amazon, and I I I actually finally feel good about it, you know. So you know, it's kind of giving me a little bit of joy. I guess that way.

289

01:03:33.580 --> 01:03:45.059

Stephanie Bogan: Yeah, contentment is really that safety phase where we we have it an underlying sense of okayness that right? The money is there. The rugs not going to be pulled out. Bad things, Aren't going to happen,

290

01:03:45.070 --> 01:04:15.049

Stephanie Bogan: and that is a wonderful place to sit, and you know, for days, months, or years, and then, as we, you know, we've talked about then usually rate that next level calls for you. Expansion on the business and income side is right about that next generation, and setting it up for your son. And right, Michael, and so right, that's really the the inspired action that calls to the next step. Not Oh, I have to three X for



protecting, proving right of those strategies, and that's a really good space to be in. That's the space we want to stay in right expressing our gratitude every

291

01:04:15.060 --> 01:04:29.380

Stephanie Bogan: time we spend money, even when you're like. Oh, the plumbing broke It's seventeen thousand dollars. We want to sit in that space if i'm so grateful and appreciative and abundant, because I have seventeen thousand dollars to just write a check. And how lucky am I! It's not going to affect my life. One little iota.

292

01:04:29.620 --> 01:04:38.049

Stephanie Bogan: And what an amazing place of abundance to be in like that kind of like affirmation over time continues to like just elevate those money stories.

293

01:04:39.000 --> 01:04:41.609

Stephanie Bogan: Uh, Isaac, How about you,

294

01:04:45.110 --> 01:04:48.860

Isaac Presley: hey? Good, good timing? I just step back in

295

01:04:49.460 --> 01:05:00.370

Isaac Presley: So for me. I definitely like, uh David Sharon grew up on the scarcity side of the spectrum. Um,

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01:05:00.980 --> 01:05:08.950

Isaac Presley: I have. I haven't done a lot of work uh here in in thinking about this. But like as we are talking like

297

01:05:08.980 --> 01:05:20.329

Isaac Presley: definitely, don't remember talking about money a lot growing up, but like always had this uh just sense that, like we did have a lot of money. Um, and I guess one of my earliest.

298

01:05:20.470 --> 01:05:31.100

Isaac Presley: It's kind of like a money memory, I guess. My dad um. He worked his whole career in in mills, a paper mills and lumber mills, and something like that. And when I was

299

01:05:31.180 --> 01:05:46.079

Isaac Presley: young the State went through a pretty big recession. Um! And it was like some environmental things where they shut down a lot of the the Uh forestry industries. And so my dad was impacted, the laid off and stuff and



300

01:05:46.270 --> 01:06:00.080

Isaac Presley: a lot of our vacations growing up. We're camping, you know. We We take the the pick up and the camper and and go out and go camping, and I remember one year he was laid off, and I mean I think it was kind of a joke, but it felt kind of real like,

301

01:06:00.090 --> 01:06:17.709

Isaac Presley: Hey, let's you know. Pick up, uh you know cans so to can you get five cents for him in in Oregon, and, like you know, that was our vacation fund is, you know, we're walking on the side of the road, picking up cans so we can go on vacation kind of thing so definitely like a scarcity mindset. Um

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01:06:18.000 --> 01:06:19.299

Isaac Presley: I

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01:06:19.640 --> 01:06:32.670

Isaac Presley: you know I don't know where I am on that today, like probably still on that side of the spectrum, and um certainly like a desire to be generous like um.

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01:06:33.010 --> 01:06:39.219

Isaac Presley: Admire people who are generous. Um, and you know, strive for more generosity, but

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01:06:39.680 --> 01:06:57.899

Isaac Presley: find myself often thinking like I can't afford to be more generous like That's kind of one of the things. And then um also, like questioning my own motives for generosity like, am I doing it to make myself look good or feel good versus like truly being generous. Um, Because I think with for me, like

306

01:06:57.940 --> 01:07:02.700

Isaac Presley: money, is achievement oriented, and like status oriented like

307

01:07:03.120 --> 01:07:05.599

Isaac Presley: that. That's probably why

308

01:07:05.660 --> 01:07:16.710

Isaac Presley: I don't desire money for the Austin Martin. That's not what i'm going for, but like the status that comes along with. It is probably more what i'm going for. So it's like that desire for generosity more

309

01:07:16.740 --> 01:07:22.579



Isaac Presley: um status seeking that it is just being generous. So question my own motives there so

310

01:07:22.720 --> 01:07:41.870

Stephanie Bogan: well and step. One is awareness right where we're just really asking ourselves what are, what are some of those under underlying stories and conversations. And Howard, how might it have like? How has it shown up? How might it still be showing up There's no right or wrong with right giving money or time away to our earlier conversation. It's about

311

01:07:41.920 --> 01:07:59.429

Stephanie Bogan: right, is it working? And does it feel good for us? Is it from that place of inspired action versus right, the desire to protect, prove, hide, and defend. And you're absolutely right. A lot of what we do, the striving, the the the cars, the houses, the donations right, our names on the billboards at the gala. Whatever

312

01:07:59.440 --> 01:08:19.179

Stephanie Bogan: is about the social currency that we get out of that? It gives us the sense of belonging like. If we sit hit a certain social profile, we're right, less likely to get kicked out of the try. People will like us like it really fundamentally goes to our basic need for love, acceptance and belonging. And if you had money, scarcity,

313

01:08:19.189 --> 01:08:35.940

Stephanie Bogan: or love, acceptance and belonging scarcity of a very high percentage of very successful people are driven by the desire to fill that gap from a disempowering place. It can still work out really great, as I can tell you It doesn't mean it won't work.

314

01:08:35.950 --> 01:08:50.519

Stephanie Bogan: Is. Are you enjoying the experience along the way? Right? Is that extra time time you're investing consciously because it's in service of a very specific priority or an outcome? Or is it just that thing we do like? We add to the list, and we end of the list,

315

01:08:50.529 --> 01:08:58.960

Stephanie Bogan: because you know, that's what we've got to do to succeed. That's where getting really a little more awareness around some of those money stories is that I have to work hard and long.

316

01:08:59.270 --> 01:09:07.629

Stephanie Bogan: Right? Is it right? I'm not worthy and deserving like I. Is there guilt or shame that kicks in, and then, you know, around the giving.

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01:09:07.640 --> 01:09:27.770



Stephanie Bogan: My attitude is right. Ultimately you should do things that feel good, not right. It should be in service of. I talked to clients about this a lot when they get really successful, and they feel like they're supposed to give back or give to their communities, or do a bunch of free pro bono work for the under privileged, and those are all great things to do, by the way. But there is a massive difference between

318

01:09:27.779 --> 01:09:39.010

Stephanie Bogan: service, and serve it, too, if we do it out of right. A desire that inspired action. If you sit in the space and say, Hey, what kind of income would I like for my best life? How would I show up?

319

01:09:39.020 --> 01:09:53.139

Stephanie Bogan: Where would I go? Who would I talk to you? What my relationships be like. What would my space and time on this planet? What I? What I do, Charity work. Is there anything? Would I not? Would I just be like, hey? I want to live my life in peace and just not be a troublemaker. Also. Perfectly okay.

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01:09:53.319 --> 01:10:01.129

Stephanie Bogan: Like if we can just get really clear what we realize is there's like just places where we're not quite giving ourselves all the permission

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01:10:01.140 --> 01:10:17.060

Stephanie Bogan: to be abundant, not just in our income, but to be abundant in the experience that we have as we enjoy the income we have, and think about how much more we want to create what those motivators are behind it. You don't have to have an answer. Now the work is being aware,

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01:10:17.070 --> 01:10:34.090

Stephanie Bogan: sitting in that place of like curiosity and consciousness. Hey, reflect on that for a while, you know. What would you know if money were no object? What would my best like? I'm: I don't have any desire to be a billionaire like all the billionaires I know, work one hundred and fifty hours. I'm not saying It's required

323

01:10:34.100 --> 01:10:47.540

Stephanie Bogan: right. I don't feel like I want to be the person that proves you can make a billion dollars like I. It's just i'm. Not that motivated. I can't spend a billion dollars. There are things I want to achieve and accomplish because they're motivating to me, and they require money. So that's what drives the goal like

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01:10:47.550 --> 01:10:54.829

Stephanie Bogan: at at our level. It's really about How are you using economics to fuel your experience? And how does it feel while you're doing it?



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01:10:55.050 --> 01:11:10.039

Stephanie Bogan: So think about like That's the opportunity. How do I feel about money, ask questions like where my biggest complaints, what keeps popping up in my head? Where do I feel fear, uncertainty, doubt, anxiety, stress, judgment, shame, guilt,

326

01:11:10.060 --> 01:11:22.259

Stephanie Bogan: any of those feelings instantly means there's a shared account right? There's a money story that is, even if you're doing good and mostly happy and joyful. Think of them as little anchors,

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01:11:22.470 --> 01:11:47.919

Stephanie Bogan: and as we cut those anchors right, and we fill them with just clarity and conscious beliefs, then we just sort, like so many more opportunities. Income, opportunities, abundance, flow to us because we're not creating that resistance with our actions, thoughts, and behavior. So just the question is, how can we act on it. Can we do the worksheet, can we? You know, mindfulness activities walking around the block, meditating, journaling

328

01:11:47.930 --> 01:12:13.270

Stephanie Bogan: like, hey? What's my best life? Look like? So my husband and I do this exercise I love. This is how we decide things. We just every year, right down What's our best life look like next year, hey? I want to go to Greece for a month. I want to take this trip. I want to do this trip. We want to do this. We want to hire people in the business. We want it, and we just like sky's the limit. No, no fear. I have to. I'm he's in. He's really good at it. I have to always check the fear or the what if or the house, because I had envelopes,

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01:12:13.280 --> 01:12:18.630

Stephanie Bogan: and then we just put numbers to it. We're like, okay. That seems like an awesome goal. Let's make it that.

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01:12:18.890 --> 01:12:34.090

Stephanie Bogan: And that's the motivator like this is the life we want to create the impact we want to have, how we want to spend our time and energy. And this is the money that we need to produce to make that possible while maintaining our rate, our retirement finding our safety net like. Okay, that seems motivating to me

331

01:12:34.100 --> 01:12:53.050

Stephanie Bogan: versus I think we'll grow ten percent, because that's what everybody's supposed to do, and i'm on the treadmill of achieving and accomplishing without any sitting in that seed of just object, consciousness about what we're doing, and why we're doing it. So there's



just so many opportunities to up level right? Asking better questions will get us better answers. Hey?

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01:12:53.060 --> 01:12:56.870

Stephanie Bogan: If I were going to change one of those money attitudes. What would it be?

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01:12:57.250 --> 01:13:02.810

Stephanie Bogan: So I used to think I grounded out the first time I've heard so many people say I got to grind it out to be successful.

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01:13:03.050 --> 01:13:19.640

Stephanie Bogan: Well, we're really proving that you don't have to grind it out to be more successful. So whenever those thoughts cross my mind. I get into that, hey? I have all the time that I need to focus on the priorities that i'm going to help you live the life of my dreams, the people, situations, and opportunities. Then I need to do that flow to me and my family in abundance.

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01:13:19.780 --> 01:13:21.809

Stephanie Bogan: Can you tell, I said that a few times.

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01:13:22.500 --> 01:13:40.999

Stephanie Bogan: Yep. So anytime. That's that. Those little voices start surface. I'm like, Wait a minute. I have all this. I will literally be walking around my house. I have all the time that I need right. It's the counters, because every time I do that i'm pruning a little bit of that negative pathway, right? And i'm replacing it right with a new and better one. And over time

337

01:13:41.010 --> 01:13:52.150

Stephanie Bogan: I don't reply, I don't remind myself of that every seven times a day like I used to. Now it's like when big stuff comes up like actually, It's all good. I figured this out every time i'm going to figure it out every time. So good.

338

01:13:52.450 --> 01:14:07.469

Stephanie Bogan: That's the shift. So when those moments come up, our number one job is to do that catching correct. Can we catch that feeling in the moment and say, I'm a i'm feeling very frustrated about the Spouse choice, and i'm upset, and i'm agitated. But i'm going to just

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01:14:07.500 --> 01:14:11.910

Stephanie Bogan: i'm going to sit in the place of consciousness, and i'm going to reflect on this and get curious about it.

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01:14:12.150 --> 01:14:19.669

Stephanie Bogan: And then i'm going to frame a conversation that's much more positive and constructive like that is such a win in that situation, right? Or

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01:14:19.680 --> 01:14:32.609

Stephanie Bogan: Isaac, when you go to do something to like. Oh, why am I saying yes to this next whatever, even though there's not like? Oh, what is driving that decision? Is it serving me? Is it like all money is like we love money. More money is great.

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01:14:32.850 --> 01:14:37.720

Stephanie Bogan: But again, is it going to work and feel good when you get there? Is really the conversation.

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01:14:37.880 --> 01:14:42.669

Stephanie Bogan: Is that help a little bit, Isaac, in terms of just starting to like, Get a little bit more curious about it.

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01:14:44.690 --> 01:14:47.510

Isaac Presley: Yes, it it does, I think the biggest

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01:14:47.790 --> 01:14:59.070

Isaac Presley: take away from me is like the grinding it out and be being intentional about what you're saying. Yes, to you know, is it is it moving you closer to the things you want versus not because there's definitely a lot of that

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01:14:59.400 --> 01:15:11.689

Isaac Presley: mentality and even like self-worth, that's derived from hard work, I mean that's what I was raised on, and it's like you. You've got to earn it. You've got to grind it out. You kind of whatever, like don't make it harder than it needs to be.

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01:15:11.740 --> 01:15:39.379

Stephanie Bogan: Yeah, I I learned, like you do every crappy job literally cleaning toilets right? Taking the picture frames off the trailers to clean houses with my mom trailers, and, like the walls, were so yellow, and that one square behind the picture was white, etched into my memory like, and it was like, Well, you do whatever you have to do to put food on the table and stay in the tree like it was like, I'll bring it until two o'clock in the morning. Sometimes we could stop ourselves so much sooner than that. So if you think about resources if I gave you

348

01:15:39.480 --> 01:15:58.990

Stephanie Bogan: twenty physical balls, right? And I said, there's blocks. And I said, Put these on your desk and e, and then you're gonna allocate



these as a function of your time and energy, like four of those is your family time, you know. Eight, twelve of them is right. That office hours work time, you know four is right. Charity, free time, flex whatever,

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01:15:59.000 --> 01:16:16.279

Stephanie Bogan: and each time you created a priority you said yes to something, because there is only a finite amount of time if you had to take a block because the business blocks are all used most of the time right? If you had physical blocks, and you had to walk into the kitchen with your wife and be like I'm taking this block because

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01:16:16.290 --> 01:16:30.730

Stephanie Bogan: my story is that I have to work hard long, even though i'm at a time working hard and long as the only answer not stop and getting clear, making better choices right, taking back my time having agency. Nope, those aren't the answer. We're like. You wouldn't make that same. You wouldn't do it

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01:16:31.620 --> 01:16:40.299

Stephanie Bogan: right. We just wouldn't. And so that's what this conversation really is into, no matter how successful we all are, There are places where a relationship to money stories

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01:16:40.530 --> 01:16:45.059

Stephanie Bogan: are serving us, and they're without question unequivocally, because we're all human

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01:16:45.260 --> 01:16:54.930

Stephanie Bogan: places where it's holding his back, not necessarily to go double or triple for the sake of, but not but also understand that There's absolutely no reason that you can't.

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01:16:54.940 --> 01:17:10.460

Stephanie Bogan: We can do do any of those things. It's about getting clear getting focused and getting to work on the priorities that align and our money stories are part of the resistance we've talked about worth and value and time and leverage, like all the places that our mindset shows up

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01:17:10.490 --> 01:17:25.759

Stephanie Bogan: in between us and that next level of what's possible. So step one like with the list. Can we get clear like, hey? What is this feeling. It's. Oh, it's a belief system, right? It's. It's really kind of like a It's like a party. It's like someone at the table with me everywhere. I go

356

01:17:26.010 --> 01:17:36.170



Stephanie Bogan: like, hey? Can I just put this person in front of me right? This voice in this story, so that i'm clear and conscious about the impact that it's starting to have. And then how do I shift that in ways that are in better service with my goals in my life?

357

01:17:38.310 --> 01:17:44.149

Stephanie Bogan: Uh, does that help a little bit in terms of next step, so we can follow up on that if you want as well when we do our chickens.

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01:17:44.980 --> 01:17:46.670

Stephanie Bogan: Um, Chris

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01:17:49.520 --> 01:17:50.890

Stephanie Bogan: see you there?

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01:17:52.210 --> 01:17:59.049

Chris Hansen, CFP®: Yes, I'm. I'm somewhat like Isaac. This is Rally, one of the first times I've started to go down this path.

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01:17:59.340 --> 01:18:17.800

Chris Hansen, CFP®: I was just trying to figure out money stories, and I don't have any like boy. This happened. It dro. It was just generally, I think i'm one of those. And then, honestly, it sounds kind of silly now. Days with everybody claims it. But this add I just honestly never. David. You

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01:18:17.810 --> 01:18:19.880

Chris Hansen, CFP®: Yeah, I listen to um.

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01:18:19.890 --> 01:18:38.189

Chris Hansen, CFP®: I think. Was it you, David, that just made the comp? Oh, no, it was Jared that made the comment about hey? We had separate rooms, and I I look at me, and I think i'm pretty sure I I will. I grew up upper middle class, and i'm like, Huh! We had three boys in this room and three girls in that room, and you're like, Oh,

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01:18:38.200 --> 01:18:41.380

Chris Hansen, CFP®: maybe we're We're doing that well, but it just never.

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01:18:41.710 --> 01:18:44.570

Chris Hansen, CFP®: If money is always been something it's like.

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01:18:44.910 --> 01:19:04.529

Chris Hansen, CFP®: I can make more. If I need more. I'll make more. It's never been something, but I I do, and I've jotted down, and I I tried to



fill out the form. I did miserably bad at it, but I do absolutely have. Some of the must work hard to win, and I look at that because

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01:19:04.840 --> 01:19:11.639

Chris Hansen, CFP®: I've got people, the people working for me. I've got them working like fifty, sixty hours a week,

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01:19:11.880 --> 01:19:16.470

Chris Hansen, CFP®: and I feel like you need to do the same if you're going to ask it of other people.

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01:19:16.810 --> 01:19:18.610

Chris Hansen, CFP®: Now look at that, and I think

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01:19:18.900 --> 01:19:26.330

Chris Hansen, CFP®: maybe for now. But that needs to go away, and I need to not let people work sixty hours a week, either. They shouldn't have to do that, either.

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01:19:27.060 --> 01:19:45.360

Chris Hansen, CFP®: So it's probably kind of a matter of, but it. I definitely have the must work hard to wh when and you I don't know. I think it's just so natural for people to look at someone and say, you have money. You make a lot of income. You must be pretty awesome

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01:19:45.620 --> 01:19:50.639

to do that math. I I definitely fall down that path also.

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01:19:50.700 --> 01:20:07.579

Chris Hansen, CFP®: But then people like Elon Musk really help you? Maybe not. Yeah. Priorities. Yeah. So it's just one of those i'm just trying to kind of identify a little bit, I think, like Isaac was saying of

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01:20:07.810 --> 01:20:12.690

Chris Hansen, CFP®: Okay, I can see you've got an equation here. Be aware of it,

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01:20:12.960 --> 01:20:16.780

Chris Hansen, CFP®: you know, if you you know. And just.

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01:20:16.790 --> 01:20:36.190

Stephanie Bogan: Are you going too far or not? But honestly, that's about as far as I've been able to get

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01:20:36.200 --> 01:20:48.670

Stephanie Bogan: attached to that that you're really freaking out about it any given time. Your brain, for whatever reason is like that, it'll be okay. That is the goal right to get to the place and then to really sit in the space of again, I think to your point.

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01:20:49.210 --> 01:21:06.600

Stephanie Bogan: What now? We can start to evaluate. What's the up level? Right? So one of the very common conversations I have in this space is something that Chris mentioned, which is well, i'm making all this money, and my team makes this or I'm going to be taking on this time off, and you know they're still working at different points of their career,

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01:21:06.610 --> 01:21:12.440

Stephanie Bogan: like I can't do that. It will look bad. I can't look like the lazy, founder, slacker person.

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01:21:12.960 --> 01:21:14.630

Stephanie Bogan: Is that really true?

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01:21:19.490 --> 01:21:27.080

Stephanie Bogan: Did you put in the time Effort, Energy, capital blood spread, and tears to break, create that kind of income for yourself.

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01:21:27.110 --> 01:21:28.989

Chris Hansen, CFP®: Oh, yeah, I mean I,

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01:21:29.130 --> 01:21:35.189

Chris Hansen, CFP®: that's what kills me when I hear a lot of people when they start, and they'll say i'm running out of money because I quit my job,

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01:21:35.340 --> 01:21:36.749

Chris Hansen, CFP®: and I always think

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01:21:36.780 --> 01:21:52.540

Chris Hansen, CFP®: that was. You know, when people are starting in the business. I think that was a pretty. I never ever dawned on me to quit my job before I had already replaced my income. I was like you just have to work two jobs, and it just never dawned on me,

386

01:21:52.840 --> 01:22:02.379

Chris Hansen, CFP®: you know, maybe save up enough. I just like, I said. If you can make enough. If you can make more doing this, then you're currently being paid by this company quit.



387

01:22:02.680 --> 01:22:18.680

Stephanie Bogan: But until I hit that point I just thought, okay. I just work weekends and nights no big deal

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01:22:18.690 --> 01:22:46.929

Stephanie Bogan: right when I think about right taking more time off and making more income, even though my team isn't in that position yet? Right? What surfaces for you Am I treating like? Maybe there's a business method issue like, Am I treating them fairly? Should they be working six like. Is there something that I need to account for in my business behavior and practices? And then how does my relationship? How is my relationship? Money really driven that right? Because your attitude around having to work hard long is obviously translated into a culture

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01:22:46.940 --> 01:22:56.860

Stephanie Bogan: which is then translated to the team, not judging it is good or bad, but that's what I want you to start to get the opportunities to connect the dots around that. And then just say, Okay,

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01:22:56.870 --> 01:23:26.530

Stephanie Bogan: What do I want that relationship with time and money to be like? Hey? I want to be able to work twenty-five hours a week and double my income without any guilt, apology, or reservation. I think I should be able to do that, because I've done the work made the investment taken the risk, and I'm creating opportunities for my team to have similar or equivalent levels of success If they're willing to make great, do we get clear? Get focus and get to work hopefully. They'll be a lot smarter and faster about it than I was right, because i'm doing the good work of create clearing that runway for them.

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01:23:26.850 --> 01:23:37.179

Stephanie Bogan: Yeah, so can we get so clear on our value and worth it, even if everyone walked in and said, Who the heck do you think you are You'd be like here. So I think I am. I think i'm the guy that founded it ran. It took the risk, et cetera,

392

01:23:37.210 --> 01:23:54.759

Stephanie Bogan: right and again We don't want to create that intention like tension intentionally, but it's about. Can you get to That's an up level? Can I get to a place where I can take office like. Could you come in five hours a week? I have a one of our lifestyle advisors that we're always making up over three hundred thousand dollars a year, working ten hours a week.

393

01:23:55.180 --> 01:24:04.850

Stephanie Bogan: As soon as he could. He hired a service adviser, gave him all the clients, and he worked in ten hours a week he had zero reservation about it. He was like, This is the best thing ever,



394

01:24:05.080 --> 01:24:17.120

Stephanie Bogan: so that doesn't mean all of you want to do that. But can you give yourself permission to up level your experience, more income, more time, doing less of the things that you like?

395

01:24:17.190 --> 01:24:26.070

Stephanie Bogan: And where do your story start to maybe get a little bit in the way like. Oh, if I believe that I have to work long and hard in order to prove that i'm worthy of my position.

396

01:24:26.190 --> 01:24:44.960

Stephanie Bogan: That's not really going to serve my desire to take a lot more time off and know that I have a happy empowered team behind me. What work do I need to do? Right inside right my head space inside the business so we can follow up on that if it's helpful, but just sometimes it's an incremental curiosity, and that's really, I think Joe had to step away for compliance. Neil, are you there?

397

01:24:47.920 --> 01:24:49.040

Neal's Otter.ai: I am here.

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01:24:49.070 --> 01:24:52.760

Stephanie Bogan: Alright, uh, Do you want to share what you had landed with you?

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01:24:54.600 --> 01:24:57.069

Neal's Otter.ai: Yeah, I'm I for sure. Um.

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01:24:57.110 --> 01:25:06.800

Neal's Otter.ai: I was fortunate growing up that. Uh my parents are pretty open about money. Um, Dad being a financial advisor, trying to teach me as much about it as he could.

401

01:25:07.150 --> 01:25:13.020

Neal's Otter.ai: Um, and I've had an interesting path, just like many of you have. Um,

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01:25:13.090 --> 01:25:25.380

Neal's Otter.ai: As I've had more success in the practice. I had a phase of guilt of, you know whether it was buying a new car through the business, or whatever it was, just had that feeling of guilt of having that success

403

01:25:25.500 --> 01:25:42.770



Neal's Otter.ai: Um! That eventually I get overcame that in the last couple of years I've had a a good feeling or a phase of contentment and gratitude. Um. And now, as we're getting towards the end of this year, I that i'm still very grateful. But now i'm starting to feel that urge to

404

01:25:43.040 --> 01:25:59.969

Neal's Otter.ai: break through the plateau and get to the next level and add more value to clients, team members, and make more money for myself, so that Alan and I can continue to chase after what our our live big life looks like for us. So

405

01:26:00.840 --> 01:26:10.649

Neal's Otter.ai: that's my challenge right now is getting over that next plateau, and figuring out how that feels and our quest for more money and more time and more experiences.

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01:26:10.740 --> 01:26:16.240

Stephanie Bogan: Yeah, it Sometimes it's just giving ourselves permission to think bigger and bigger

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01:26:16.250 --> 01:26:35.529

Stephanie Bogan: and figuring out, Where does our brain hit the edge of that comfort zone right like doubling. So when we did the double it, right double your income or quadruple. Yeah, but quadruple your time off like somewhere in those thought patterns and questions is that place where your comfort level ends, and what that next up level is like for you as you go through that process. Um!

408

01:26:35.540 --> 01:26:54.899

Stephanie Bogan: So it's great. It's good to hear that you've got like a generally empowered state, and then the question is as we create that up level, we're moving from someone in the last call. Ask this question: How do you know that your plateau from like a place of contentment versus your plateau, because you're stuck right by some story or belief that doesn't let you get to the next place. And the answer is,

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01:26:54.950 --> 01:27:09.339

Stephanie Bogan: it's how it feels if you're in a place of contentment, and it feels good, and the voices aren't like you should this, and you're talking, you should be bigger. And what about then? Right? We also want to check in? If I'm growing, Am I doing it from a place of inspired action? Right, Isaac versus

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01:27:09.350 --> 01:27:26.850

Stephanie Bogan: effort of action, effort, It action is proving great fitting in belonging right social currents, currency, et cetera. It doesn't mean those things aren't real doesn't, mean We Don't account for them and address them. It's just being aware and conscious of them. So



right for you, Neil. Similar thing like, Where is it? Where do you just notice

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01:27:26.860 --> 01:27:44.170

Stephanie Bogan: little complaints, pauses, reservations. Is it right The next trip? Is it something where it's like? Where do you and Allen really start to hit the boundary of what's possible, how hard you have to work for it, and how much you were worth and deserve. It is really kind of the equation that we all have the opportunity to really reflect on.

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01:27:45.640 --> 01:27:50.890

Stephanie Bogan: Um. All right. Did I get? I think I got everybody right because Joe just stepped out.

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01:27:50.900 --> 01:28:11.500

Stephanie Bogan: So as you get clear on your money story, which hopefully this conversation just kind of cracks it open a bit and helps you start to get clear and conscious about what money stories are, how that relationship to money has served you up to this point like, Thank you. And then, where it might still be holding you back a bit in terms of moving from.

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01:28:11.510 --> 01:28:25.510

Stephanie Bogan: So we relief to contentment, or moving from contentment to expanding right check in this also puts you in a really good spot to really talk with clients about their money stories. It doesn't mean you're diving into a deep life coaching session with everyone.

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01:28:25.520 --> 01:28:33.430

Stephanie Bogan: It means as a trusted advisor. You recognize that you have money stories. Your client has money stories, their spouse has money stories,

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01:28:33.450 --> 01:28:39.640

Stephanie Bogan: and those money stories show up in their relationship with each other, and they definitely show up in their relationship with you.

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01:28:39.680 --> 01:28:58.690

Stephanie Bogan: So it doesn't mean that you have to ask everybody right? The nine big Kendra questions. It might be Isaac for those rate tech employees. Something like, hey? You know, as we think about right, your safety net and setting assigned like an emergency fund. You know, we typically recommend making this up two years. Some of our clients do one, some do three like,

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01:28:58.790 --> 01:29:13.669



Stephanie Bogan: How many years do you feel like you need? And if someone's like me where I was like, I need three like, Give me the long, the biggest number you've got, and I want that one. It was like, Okay, well, right, two years is really good. You're in a great spot. Can you tell me what what you know two What will three give you

419

01:29:13.680 --> 01:29:21.249

Stephanie Bogan: and feel like That'll help you. Be more comfortable and confident instead of, too, because I want to just understand the impact of the plan and make sure we can make a really good decision together.

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01:29:21.310 --> 01:29:30.120

Stephanie Bogan: And they're gonna say, Well, that third year matters because you just never like they're gonna have to explain something,

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01:29:30.150 --> 01:29:44.319

Stephanie Bogan: and that's your kernel. It might be super functional, like, hey? I just I like thirty-six months instead of twenty-four, because you know, the average data point says that's how long it takes to get a job at my level, like okay, if that's level of comfort that you need.

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01:29:44.330 --> 01:30:00.680

Stephanie Bogan: Your job is here to create safety and security for you. We're gonna have a lot of conversations about that over the years. Some are going to be easy, someone to be hard and scary. My job is to sit in the place of right surfacing The conversations that we think are going to be valuable like That's a perfectly normal conversation to have You don't have to pull out the tissue box.

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01:30:00.690 --> 01:30:08.249

Stephanie Bogan: Our job is to just sit in those places and ask yourselves, how can we get more curious? Know the clients have a story

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01:30:09.200 --> 01:30:15.799

Stephanie Bogan: right? Be on the lookout for those stories. This is why, going into our meetings, calm and conscious and present, Taking that pause,

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01:30:16.020 --> 01:30:22.560

Stephanie Bogan: saying, That's right. Today I want to just try and be tuned into clients money stories. You don't ask them their money stories. By the way, you listen,

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01:30:22.830 --> 01:30:32.940

Stephanie Bogan: hey? You know what? As we come out of Covid we've noticed a lot of our clients right. Have got more conservative. And we just want



to check in with you guys. How are you feeling about kind of your financial life? What's going on in the markets.

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01:30:32.950 --> 01:30:52.009

Stephanie Bogan: Right? You're feeling right like everything's good. You feel like, you know you've got like what is just some basic questions we can do to create opportunities. So let clients tell us how they're experiencing their money, and we just meet them where they are. We don't have to again go all the way down the rabbit hole. We just want to start to clue into where they are. Get curious.

428

01:30:52.230 --> 01:31:09.540

Stephanie Bogan: You know what about three years makes you feel better than two years, you know. Why not? You know why? Five instead of three, hey? Where do you? One of my favorite questions? Where do the two of you agree around money. Where do you disagree around money? Oh, you're gonna get everything you ever needed to know about money in the relationship. If you ask them that question

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01:31:10.150 --> 01:31:31.430

Stephanie Bogan: right, and then lead forward. Hey? You know, as we talk about X y, or Z. Right when we think about down markets, this tend to come with really scary feelings. Our job, when those times come is to write, stay calm and curious, and make sure we're asking ourselves three basic questions. Have the goals changed right? What do I want to accomplish? Have we accounted for this in the plan? And as long as we can answer those with confidence,

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01:31:31.440 --> 01:31:43.410

Stephanie Bogan: we can feel good in spite of what like your clients will start to share information. And I guess that really surface how their relationship with money is, and if you tune into that, it puts you in a much better position.

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01:31:44.120 --> 01:31:45.130

Stephanie Bogan: Right?

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01:31:45.680 --> 01:32:04.260

Stephanie Bogan: Hey? I'm hearing you say that that safety net you know that you really needed that safety that when you started the new business, do you still have that need? Right? Does that? Does that really still serve you like? Actually? No, the business is doing fine. We can pull that safety that money out. So sometimes it's just about coming up with what we'll call late questions that don't feel too deep,

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01:32:04.270 --> 01:32:20.559

Stephanie Bogan: but you can start to have after you've tuned in and seen where it makes sense. You can start to have some of those conversations



with clients, and then where clients right and you want to go deeper, Right? You can continue. Have those deeper conversations which we've talked about this year, but we'll talk about more next year.

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01:32:20.710 --> 01:32:42.150

Stephanie Bogan: So that is the relationship to money conversation. There's some great books that I think can grow rich as my favorite, just because I have found it to really work. Uh, You're a bad asset making money manistering the Mindset of Wealth, by Jen. Cicero is a really good one as well. There's a couple more there. Um! Use this as an opportunity. Take the quiz if you want to take it with the spouse like Melissa, it's a great opportunity to kind of surface

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01:32:42.240 --> 01:33:00.830

Stephanie Bogan: a a a conversation to create shared story and alignment. There's the seven mindsets belief, busting exercise, and that's where you really start to identify the limiting stories. I have to work long and hard. If I spend too much it makes me greedy If I take you know too much time off and make too much, You know. I'm a lazy slacker.

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01:33:00.840 --> 01:33:14.400

Stephanie Bogan: And then similar to the other exercises. You're gonna get really clear about what the true stories are, hey? You know what I've worked long and hard, and I more than deserve to experience success that comes with time and freedom, so that I can create the same kinds of opportunities for people around me. Hey?

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01:33:14.410 --> 01:33:29.510

Stephanie Bogan: Right? I can always make money. Things are gonna be great. I'm really ready to invest in my next level success, like if we can reframe those when those moments of pause come up, their opportunities to refresh and review those belief. Systems catch and correct.

438

01:33:29.520 --> 01:33:46.239

Stephanie Bogan: I'm not gonna start with this. I'm gonna lead with this. And each time that we do that we're proning those disempowering thoughts and release, and we're creating more empowering ones to just expand our possibilities. They just every time you do that You're inching the dial a little bit more to the right on the frequency button.

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01:33:46.640 --> 01:34:01.399

Stephanie Bogan: So hopefully, today's call gave you a little bit more insight into how mindset and beliefs show up in things like relationship with money for you in terms of your ability to create and enjoy income and economics in terms of your clients

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01:34:01.410 --> 01:34:12.310



Stephanie Bogan: right? Because everything we talked about applies to them, and certainly to your spouses and your relationships, because we all have money stories, and in our close relationships partnerships at home and at work.

441

01:34:12.320 --> 01:34:24.509

Stephanie Bogan: Any this can grow in congruence between those stories is one hundred percent of the time going to create tension until we can create a space to surface them and make sure that everyone in the action the list of this really matters.

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01:34:24.520 --> 01:34:32.610

Stephanie Bogan: Everyone in the action is getting their needs met. We react when you feel threatened. We don't feel like we're getting your needs back, or there's the risk that we won't.

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01:34:32.660 --> 01:34:44.449

Stephanie Bogan: So how do we frame this conversation with ourselves So we can be like, hey? What is that I really need? I need to be able to enjoy my money and time without any guilt deserve that. Hey? I really need to have this conversation with my spouse or my clients

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01:34:44.460 --> 01:35:02.439

Stephanie Bogan: so hopefully. That gives you a frame. As I said i'll be checking in with everyone this week uh just to see where you are. If you want to schedule any more time before the end of the year, to follow up on anything as we wrap up. Uh. If there's anything we can do in the Intern Don't hesitate to reach out. Was this helpful to you guys today? Big takeaways insights everybody, have a next step.

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01:35:04.220 --> 01:35:08.489

Neal's Otter.ai: Thank you for the affirmative deal. We really appreciate that right?

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01:35:09.060 --> 01:35:19.699

Stephanie Bogan: Alright, Uh, if you guys have any follow up questions around this. You want to talk about it more, Please don't hesitate to reach out. But, like I said i'll be following up. Hi Jared, Thanks for joining us and sharing your experiences as always.

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01:35:19.710 --> 01:35:38.430

Stephanie Bogan: Guys go forth and make it a great week, and let's use the next month to really prepare uh to make sure that you're all set up for making twenty twenty-three your best year, ever reframing our relationship with money is one of the sureest ways that I know to do that. So let's use this as an opportunity to really optimize that experience and make the most of it. You guys have a great day



