

Ep #108: Change Money Beliefs



Full Episode Transcript

With Your Host

Kim Guillory

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Welcome to *More Than Mindset*, the only podcast that bridges the gap between spirituality and success. Go beyond the mind with clarity and confidence coach Kim Guillory and learn how to integrate your passion to serve with your skills and experience to create a business you love. Let's get started.

Hey, and welcome back. Guys, I have to tell you it is the perfect day to be out here in southern Louisiana. I sat outside in the sun, I played with shadow, my kitty cat. It was so good to soak up some vitamin D. I don't know if there's much else that feels as good as the sun on your skin, especially after not having it.

I did not like the snow, the ice, the freezing, all of that stuff at all. The last couple of days have been amazing. And I just want to say how much I appreciate it. Because I'm a "Yes, thank you, more please" kind of gal. So note taken, more sun please.

So, today I'm talking about money beliefs. I moderated a room on Clubhouse this morning to discuss this very topic. And I brought the volunteers who wanted to come onto the stage and asked them to tell their story of the beliefs they had growing up. And how that played a part in their life. And we pretty much all had the same stories, right? There's not enough. You better be careful. We can't have what other people have. We're different, that's not for people like us. You need to be careful because you could run out, you could lose it.

Like all of these stories, it's like the entire stage carried together. It was very interesting. And even the "you can't make money doing that part," especially for spirituals and healers, it's such a big deal. And hundreds of years later, we're still telling the same story. I think that's a bit crazy, right? So with all of the stories being familiar, all of the sharing that came from the audience who had come from different environments growing up, and it

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was the same story but there was a different reason behind it. But it just goes to show that it's still coming from lack and unworthiness.

So what I want to talk about today is how to change your money mindset, or how to change your belief system about money. Because this is one of the other things that I noted, even after having attained money they were still afraid of losing it or running out. Like bad things could happen, we need to watch out, or we need to save this we shouldn't spend it. And one of the things that I brought up that I've been working through is spending money on things that don't matter.

And I'm saying this kind of lightly, because it's things that don't matter in a way of like having that little extra pretty on it, or that little extra piece of jewelry. Or maybe it's splurging for the dessert at the restaurant. Or it's just having that little extra, which I relate to as pleasure. You know that little additional piece that kind of brings everything together. I have a really hard time with this. I tend to be in the masculine energy of very practical, simple, not having any fluffy stuff on it, just very generic. High quality, that's one thing about me, I like high quality. But I don't like the bells and whistles, like that's like a waste of money. So that's the thing I'm saying.

So I'm working with Danielle who is my style coach, you guys have heard her speak on the podcast. And this is something that we're really trying to shift for me in style, you know, and fashion. I'm having a really hard time, I am struggling. And I know a big part of that came from not having as a child and growing up with the non-importance of what we wore.

I remember my dad taking me to a Western store, I still to this day hate Wrangler. I could not believe, like I was a young teenager seventh grade I guess, seventh, eighth grade and I did not want to wear those cowboy jeans. Like at all. I was angry, I was ashamed because I was angry. It was the worst thing and I still have some of this inside of me. But I didn't want to disappoint him because I knew that he was doing the best he could. And so

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I was carrying that shame and guilt about being disappointed, about being unhappy, about being unsatisfied, and yet not having permission to speak it or say it and not wanting to hurt someone's feelings.

And Danielle and I had a session last week and that came up. And there was so much rage behind it. And I'm like, it's so interesting guys, this was a very long time ago, since I've been in seventh grade, okay. But it goes to show that the samskaras, the memories in the body that we don't work through, we don't process are still there.

And it's the same about money. And so even though, you're making plenty of money. Even though maybe your house is paid off, your car is paid off. You know that you have enough to live for the rest of your life in your savings. You know you're okay, you know you could cut back and make it last. And yet, there's still something in the nervous system, there's still something in the body saying you need to be careful. Right? And that is the dissonance. We were talking about this in the clubhouse room today.

The dissonance between what I see and what I know right now to be true, and then what I tell myself. So fascinating. So I thought it was worthy of bringing it on the show. Which guys, this is something we're going to be working through probably for the rest of our life. We may have moments where it's like, "Okay, this is real, this is legit, I can seriously trust it, it's not going to go away. It wasn't a fluke, it didn't just fall into my lap, right? I have the skill set, I have the ability, I worked for it." That kind of thing. So I want to talk about the three simple steps that you can take to change your money mindset.

So the first thing is really listing the facts. So whenever we just say, "Not enough money" or "Well, it's okay, I'm doing okay. I'm making enough." Those sorts of things, there's a lot of room for, I don't know, it's kind of like rationalizing, and making excuses and just not seeing the story for the facts. So I think the very first thing we need to do is get serious about the

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facts. And that's all about coming to presence, it's like just writing down. What are you talking about when you say a lot of money? Not enough money? Like just get really clear about it. How much money do you have?

How much money do you have in savings? How much do you have in your checking account? How much do you have in your purse? How much do you have in your car? Like how much money do you have today? All facts and don't, you know, kind of start with that, "Well, but I have this bill to pay and I have this." Let's just get to the nitty gritty, how much money do you have today? Make a list, write all of that down, then start unraveling the facts around what you think about that amount of money.

So the very first thing, write down the facts. What do you have right now? And you can even list the whole circumstance, "My house is paid off, my car is paid off." Or "I owe \$200,000, or I owe \$28,000 or I owe \$8,000." Whatever it is just write down the actual facts. Don't bullshit yourself on this.

And then what are your thoughts about having that much money, about owing that much money? Whatever it is, there's no right or wrong. What do you think about those facts? This is where you're going to start so that you can understand what's happening here. We just want to bring awareness to your money story. So you're going to list the facts and then your thoughts about those facts.

And the next thing is to recognize what you typically do when you think those thoughts. So if it's, "I'm going to run out of money. I made \$60,000 this year, and I have no consultations." Like that's a story, right? So I want you to get very specific with the facts of what you have now. Don't start projecting, or trying to make up crap about the future, or what you do or don't have. Just the facts, and then what you think about those facts.

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So it would look like \$60,000 this year. What do you think about that? It's enough, it's too much, I can't believe I can make this much. Like it's very interesting to watch the different thoughts that we have on it, right? And then you can be aware of that dissonance like, "Oh my god, this is crazy. I can't believe there was a time in my life I never would have imagined even making \$60,000." Right? It could be something like that.

And that's where you're really going to be able to start unraveling, or like I like to say it's like unpacking the story, so that you can dissect the difference between reality, fears, doubts, just old belief systems. You got to start letting that, imagine you had a ball of yarn, you got to let that stuff start unraveling so that you can unpack it, so then you can lay it all out and then you will have relief.

Because even if you unpack the story that I owe \$250,000, you could still make a plan. The problem is when you don't get the facts and you try to figure it out, and you're coming from that place of scarcity, or the nervous system is all fired up. And you can't even use the frontal cortex to make a plan. So that's what I want to show you is, if you list the facts, and then you unpack the story, then you won't have so much chaos and conflict and confusion. You'll actually have clarity. And when you have clarity, you can make a plan. Okay?

So, get the facts, write down all of your thoughts about that. And then you can even go further than that and kind of look at where did these thoughts come from? Oh my God, that's something my dad told me when I was in fourth grade, or that's something my grandmother used to say. Oh, yeah, that's what Uncle Ronnie told me. You know, whatever, just kind of let it all play out, let it all fall apart, before coming to the third step.

So the third step is to navigate. It is to change the narrative on the spot. So as soon as you recognize that that is someone else's thought or belief that you are still carrying, you call it out right then and there. "Whoa, that's not

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me. That's not true. That's not what I believe. And that's not what I want to keep talking about.” Right? You're going to stop it in the moment. Change the narrative on the spot. I call this an interruption. It's where you interrupt the old habit, the old behavior, and you do something different. Guys, this is how you change.

This is how you change narratives, how you change neural pathways, how you reclaim or re-identify yourself. If you miss these steps you're going to still be in that dissonance. So it's so important to get present, lay out the details, and then start un-layering and dismantling all of these belief systems. All of the conditioning, the generational patterning, the things that we thought about money because we were told that as kids or as young adults.

And then you're going to change the habits and behaviors. And when you notice, “Oh, I really like those earrings. And you know, they would have looked... Well, I don't need that, that's just not practical.” Like notice things like that. And I'm not saying to go and buy everything. And I'm not saying to hoard and not ever buy anything at all.

This is your decision; you get to decide what to do with your money. You get to decide how you want to feel and how you want to spend. I'm just bringing it to your awareness of why we behave the way we do, why we think the way we do, why we believe the way we do, and why we feel the way that we feel about money.

So if you change the narrative, and you repeat that over and over, this is not a once and done deal. So the mind learns through repetition. So you have to practice the new beliefs. You have to practice the new way of being. So that's not me, that's not true, this is not who I am, this is not what I believe. And just catch it, take a few breaths, let it move through.

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What you don't want to do is resist it and pretend or claim some kind of positive affirmation that you don't believe, that's not true. Because that is not the path to transformation that's actually bypassing, I call it thought bypassing. When you have a thought or a belief about money being hard or never having enough, and then you're like just trying to put some perfume on poo-poo, that shit still going to stink, okay? So you don't want to do it that way. You want to unpack it so that it could be in your awareness, because the awareness is the healer.

And that is how we heal money beliefs. By doing the three steps over and over and over. Keep coming back to the facts, keep reminding yourself. And then keep unraveling the story. And then keep changing the narrative. But don't change the narrative until you've unpacked the story, until you're in the awareness because it won't stay, it won't stick. And then you want to repeat that new habit and behavior over and over and over because the mind learns through repetition.

This is how we reinvent ourselves. This is how we rewrite the stories. This is how we change the inner dialogue, and this is how we change our life. This is how we heal our life. Okay?

All righty, that's it. That's what I have for you this week and I want to invite you to come over to Clubhouse I am @Kinguillory, that is my tag, that's my username. Or come to more than mindset and say "Hey, I need a Clubhouse invite."

I have been hosting, gosh, a lot of classes. Anywhere from four to eight classes a week. One week I spent 24 hours moderating rooms. I am talking about mindset, about belief systems, about growing your coaching business. The integrative coaches are coming in with their specialties. And we're hosting like coaching panels, as well as the no BS approach to growing your healing focused coaching business. Very practical approach, you can come and we host a Q&A. Today we did this one on money

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beliefs. And we also host a Human Design room. And you'll be hearing more about human design here, Danielle Rodenroth and I have some shows planned coming up. You could actually buy some of the courses now that we've done together. If you go to my Instagram and click on the link, that will take you to everything we're offering.

E-school has started, I'm super excited. That was yesterday. I'm like, "Whoop whoop!" That's been a dream in the making. E-school is all about growing your business as an entrepreneur. Something I saw missing in the market is there was really no one teaching the simple practical steps of how to get started, how to get to that first six figures in your business. Even going from corporate to entrepreneur, from corporate to owning your own business, it's so different. And so we paved out the way for that.

And Self-Healing Masters is open for enrollment. So if you guys want to learn more about what I was teaching today and actually make these changes in your life, in the community, in real time, that is the place to be. You can still get lifetime access, it's for the founding members, so that is still open. That is linked in the show notes.

All righty, have a great week. Go out and play in the sun. Wherever you are I hope you're experiencing the sun sunshine as I am. Thanks for listening to this episode of More Than Mindset.