

## Ep #26: Warning: The Opposite of Fun Money is Anxious Money



### Full Episode Transcript

With Your Host

**Jess McKinley Uyeno**

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Hello, my genius women. Heads up on the sound today. I am leaving for Costa Rica tomorrow, and my mic is all packed up. And listen, we are unbothered about these types of things. We're going to, the show must go on. So I am recording from my normal headphones, and all is well. I have a killer episode for you today, so that is what really matters. So apologies, we will make do with the sound quality, and it'll be back to normal next week.

But listen, I am not one of those people that naturally notices tiny details. My friends know not to be offended when they get engaged, and the first time that I see them, I don't even notice their ring. I don't notice wrinkles in a dress until I'm out the door. I don't pay attention to the names of the streets in my town. I'm a big picture girl through and through. But one type of detail that I've always been keenly aware of is people's choice of words. And lately, it's been like nails on a chalkboard because I've been hearing a trend in a very troubling sentence. And that sentence is, "I'm an anxious person."

In today's episode, I'm going to explain why this statement should be extinct from your vocabulary, and of course, how your self-prescribed relationship with anxiety is inextricably linked to your ability to have fun with money: making it, spending it, keeping it, and giving lots of it. You're listening to Fun Money. I'm your host, Jess McKinley Uyeno, and this is episode number 26.

As I'm recording this episode, I am waiting for two of my childhood girlfriends, Casey and Ashley, to arrive to my house. We were all born in the '80s in New York, so of course, those are their names. Casey, Ashley, and Jessica, we would. But we're going to Costa Rica tomorrow. As I mentioned, I am bringing 16 women into the jungle on the most extravagant, wild retreat that I could have imagined, truly. And I'm feeling really proud of the work that I've done emotionally to be able to dream this big and move this fast. And thinking about all of the moments where I had a

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vision or an idea, and it was so grand, and it was so juicy, and immediately following it, a false anxiety would pop up for just like a second.

And like, it'd be like, shit, this is scary. This is too big. I don't know. And then a flood of possible scenarios would pop into my head of just visions of it going wrong, right? Like it not actually happening. And so that dream that I had for a second quickly turned into a nightmare vision in my brain. And I don't know how it works for the rest of you, but I talk in depth with my clients about their experiences with all different emotions because when you really understand how your emotions play a role in your actions, and your actions play the biggest role in the results that we want to have in our life, you understand that, hey, feelings are a really big part of this gig.

And until I can learn how to create and generate emotions on purpose and how to move through the emotions that are crunchy and just uncomfortable, you're going to be at the mercy of your feelings instead of having fun with them. And why is this important? What does this have to do with money? Well, it has everything to do with money because moments like this, like the vision that I have is big.

For example, I would have this moment like, what's the biggest Airbnb in the country of Costa Rica? And I would just look at it just for fun because I was like, I have this big vision for the next mastermind. And then I'd go, well, that's crazy. This house is for Love Island or something. Like, what kind of people rent this? And I would just make it separate from me, and I would get like, I don't know, like I couldn't, it would be too anxious to press the purchase button, right? You haven't even sold this yet. If no one buys this, this would sink you \$18,000.

Or moments like last retreat, having one staff wasn't enough. So I really want to pay for two staff to be with me to join. And I want a professional photographer, but one that I trust, so I want them to fly in too. Add thousands, more thousands, anxious thoughts. And then I would quickly swipe left on them.

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Now, I say thoughts because that's really truly what they are. I have been doing mindset work for so long that I know better than to take these thoughts and to really speak them into the universe unless I'm going into a coaching session. And even in that case, I usually do a decent amount of self-coaching before I go to my coach because I pay top mentors, and I know that I'd rather use our time working on something like really, really that I want to create. And it doesn't mean that I can't say, "Oh, I'm having some anxiety about this," but I want to do the work about like what, where is it coming from? Usually, anxiety is something that is just focused on something that isn't real.

Okay? So I would be like, not today, Satan. The vision is clear. More money is always coming. There's no reality in which this doesn't go my way. I always find a way to make it work. You can even take and write down those specific thoughts because it's usually the really simple ones, the clean, easy ones to revisit that are the ones that will stick with you and have the most impact. More money is always coming. I love that thought. There's no reality in which this doesn't go my way. I say that in a version of that all of the time. Like, it ain't over until I win. I love that one. I always find a way to make it work.

And when I have a simple statement like that, it gives your brain the opportunity to go out and seek evidence of all of the times that you made it work. Now listen, have I always made everything work short-term? Maybe not, but long term, yes, I find a way to make it work. Now, did my first marriage work out? No, technically it didn't. However, did it work long-term? Yes, I have my gorgeous son. Yes, we co-parent amazingly. Yes, I'm grateful to have him in my life still. And so it's like, yes, I've always found a way to make it work.

And so it is. Here we are, about to board a plane to go live out my literal wildest dreams, a trip that I had no guarantees for how I was going to pay for it, but signed on the dotted line anyway. And it's 100% because of my

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commitment to keeping my relationship with money fun, despite the brain's itch to get all anxious about it.

Which brings me back to what I said in the beginning of this episode about how I've noticed a crucial detail in the way that people are phrasing their relationship with anxiety, as I am an anxious person. Oh, hell nah. Hell nah, I will not let this go because I speak two languages, and I notice the nuance of phrasing.

And in English, especially around our feelings, most of us don't formally say, "I feel anxiety," or more accurately, "I'm choosing to practice anxious thinking," which would be so useful for you to say, right? Because you're like, "Oh, I'm owning it. Like, I'm choosing to practice this." You'd be like, "No, I'm not choosing to practice this," right? Why would anyone choose to practice anxious thinking? But that's actually what you're doing, right?

Instead, we say, "I am anxious," as if we are our feelings. And this is problematic because it makes us feel helpless. It's an identity statement. Worst of all, the full identity statement of I'm an anxious person, implying it's permanent, and there's nothing you can do. Never say this. Never say this. I say all the time that you're creating your future all of the time. Like, you are creating your future. So what you are thinking and what you are saying is part of the actions you're taking. Like, stop talking about it. If you don't want something to keep going in your future, I'm always like, stop talking about it.

Stop telling yourself you're an anxious person if you don't want to experience more anxiety in your future. And this doesn't mean we avoid it and we hide from it, right? I'm not going to go fully into the lesson of how to master your emotions, right? We do that inside of all of my coaching programs. But here, the point I'm trying to make is that we have a lot of power in how much money we make just by beginning to audit the way we talk about ourselves, about our relationships, about our possibility, and certainly about our emotions.

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Before I had this show, I had a show called Sincerely Future You. You can go binge it, of course. And its subtitle was "business isn't personal, but it is emotional." Because listen, I don't take anything personally. I really do not. You cannot offend me. However, I noticed that people wanted to separate feelings and business, especially men, but it's really not possible because humans run businesses, and feelings are a minute-by-minute human experience.

Now, women may be more in touch with what emotions they are experiencing. We may have a wider variety of emotions that we experience. It's a beautiful thing. But until AI completely runs your business, you're going to want to understand how your emotions are putting a ceiling on or magnetizing for it.

Each episode, I would start out that old show with a different emotion as the episode, and we would talk about the potential upside or downside of these emotions as a CEO and how they play out. And forgive me for telling you something that you probably already know, but anxiety, it doesn't sweeten your bottom line. In fact, it rarely protects us at all from anything anymore, right? In our current day.

And so what can we do about it? Well, first, we can acknowledge that it's just a feeling. So it's actually not that big of a deal to experience. I'm not saying that you should never experience anxiety. Of course you will. Negative emotions aren't problems to be fixed. They're human experiences to be had. And it's the unclean pain of emotion layered on another emotion that really effs us up, right? It's like feeling bad about feeling sad, feeling worried about feeling anxious, feeling guilty for feeling nervous, whatever it is. It's like we don't have to feel mad about feeling sad. We could just feel sad. Okay?

But beyond that, beyond noticing the emotion and saying like, "Oh, okay, I notice I'm feeling a little bit of anxiety about that," the same way I just kind of reported to you guys earlier in the episode, "Oh, yeah, I looked at the



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Airbnb of my dreams. I saw the amount. It was double, almost double what I spent on the last house. It was bigger. I did not have any guarantees, and I felt anxiety in my body." I have plenty and plenty of examples of this in my business, as I'm sure you do as well. But we can simply notice it and then carry on moving full speed ahead towards our vision.

Anxiety is not a good reason not to do something. In fact, if you're feeling anxious about it, it probably means you do have to do something about it. In fact, let's just eliminate probably altogether. If you're feeling anxious, your prescription is to move. Anxiety isn't who we are. It's just something that pops up when we're worried people are going to reject us, maybe our peers, our clients, our friends, family, little Sally seashells from college that still follows you on social media, or maybe you're from a small town and you're worried that you know, you can't escape it and you'll be rejected from the tribe. And that subconsciously pops up every now and then. Or when we're doing something new, which, if you're an entrepreneur or CEO like many of my listeners, these types of nerves are never going to go away if you're doing it right.

So, my friends, we want to make friends with the unknown. In fact, let the fact that you have no idea how you're going to do it be thrilling. If you've ever read the book *The Anxious Generation* by Jonathan Haidt, if you haven't, 10 out of 10 recommend. Yes, it's about children. If you don't have children, I still think it's a good, it gets to the core of people. And it also really applies to adults. But one of his core arguments about the rise in teen mental illness, especially debilitating anxiety, is the decline in real-life risky play, safe danger, if you will. And that's what our entire society is lacking.

When someone feels anxious, instead of making a decision and moving, most doom scroll, or will spend the next however long thinking about it, sleeping on it, asking 10 people's opinions, or having a really intense back and forth with Chat GPT. We slowly but surely begin to stop trusting ourselves, therefore reinforcing the anxiety.

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So what can we do, right? First, we're going to acknowledge that it's a feeling, separate it. We're talking about it, like, okay, I'm practicing anxious thoughts right now. Number two, we are going to stop doubling the emotions on, piling on to the anxiety by feeling bad or feeling worried or feeling nervous. It's like, okay, we can just let the emotion be there, and then that's it. So, oh, the emotion is here. We're noticing it, and then we move on.

And then you're going to show your brain who's boss. Listen, if your toddler was crying about going to their first day of school, what would you do? Would you be like, "Yeah, shit. That is anxious." No, you'd be like, you'd calm them by being clear and firm. It's going to be great. You'd maybe offer them a thought, a better one than, "I don't know, it's so scary." No, you would tell them and affirm to them that it's going to be great. Maybe you tell them a story about your first day of school, or you would tell them the basic things that they can expect, something tangible to visualize and hold on to.

The truth, though, you don't know everything that's going to come of that day. Little Johnny could trip over his shoelaces. He could hate the food. He could get teased on the bus. But we reassure him anyway, not because we just need him to get on the bus so we can go back to work, but because it's good for him, because school on the whole matters, because going and showing up to education and making friends is a part of the future that will make his life great. And so it doesn't matter if the next move he makes works out or not. It doesn't matter if the first day is good or bad.

We say it's going to be great, and we offer him that possibility so he goes into the day looking for evidence that it will be great, instead of the opposite because when you show up to your day expecting or worrying and being anxious about something not going your way, your brain is actively looking to create that reality. And the same thing is true of the next move you're making in your life or your business.



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Get used to telling yourself, "In the end, I always win. I always get what I came for." And along the way, I might as well have some freaking fun while I'm doing it. When I think about the next five years of my life and my business, there's the goals, yes, the milestones, sure. I want to do better. Yeah. And when you think about the future in terms of big goals, like I do, and like I help my clients get better at doing bigger and bigger ones with deadlines on them to make them even scarier, you can expect some anxiety to creep up. That part is not a problem. But what you do next really matters.

Are you going to do whatever it takes to get yourself off the ledge so you can get back to living? Or are you going to hang out there? Because I can tell you that nothing cures anxiety faster than action and a mother flippin' pep talk from future you. Because last week was Letter Day, my favorite holiday, and my clients were coming. I taught lots of women my annual process for speaking to my future self and from my future self in a letter, and then I read it the following year.

And someone was catching up on the replay, and she said today, "I just got to that part where you were talking about once feeling anxiety in the grocery store about buying fruit and that you wondered if you were ever going to be able to afford the organic stuff." Like, it was so stressful being like, "I don't know if I really should be spending on this, but..." and she was like, "And now you only buy organic." And now I'm realizing also that my future is here. And it's so good. This woman is a mover. She's got moxie, and she claims that.

And you get to claim that as well because your future is going to come whether you like it or not. And if you begin to decide your future by talking to yourself in a different way, by not treating anxiety like a part of your identity, but just like what it is. It's just a feeling, and it comes temporarily, and then it goes. And you don't have to be scared of it. It can't do anything to you.

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So if you want more money than you know what to do with, the ledge is not your home. “Was an anxious person” is not going to be on your tombstone, B. No. Here's your reminder that if money doesn't feel fun for you yet, you can start with fun thoughts, fun dreams, and then move. So much love. See you when I get back from my dreams turned reality. See you next week. You got this.

That's it for today's episode of *Fun Money*. But if your brain is buzzing and you want more, come hang out with me over on Instagram, @JessMcKinleyUyeno or visit us at FunMoneyPod.com because that's where the real magic happens. Until next time, stay bold, stay interesting, and for the love of God, go do something fun with your money!