

Ep #30: 4 Daily Money Habit Swaps



Full Episode Transcript

With Your Host

Jess McKinley Uyeno

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Have you ever spent 48 hours in close proximity to someone for the first time? Someone that you knew, but now you're on vacation together, or maybe you go visit them and stay over in their habitat, their house. And all of a sudden, you notice things about them that you couldn't possibly see from afar. Like they floss after every meal, or they nitpick, criticize their spouse constantly. Or they scoop a heaping spoonful of that non-organic, full-sugar, and sodium Jif peanut butter, and then you're like, "Damn, I didn't know anyone still ate that processed stuff anymore."

But you can tell that they don't really think about it because this is their normal. Well, the same things apply to money. You're like a fish in water. You can't see what you can't see. And it's not your fault. But the biggest differences between every next level of wealth is always those little things, the things that we have normalized. The ways that you're interacting with your money on a daily basis without thinking about it.

So, we're going to make the water visible today. I'm going to share with you the four daily habit swaps that I've now normalized, ones that won't cost you more time or add more to your plate, because who has time for that? It's audit time, baby. You are listening to Fun Money. This is your host, Jess McKinley Uyeno, and this is episode number 30.

I've been contemplating hiring a camera crew to follow me around for a week. I've thought of this idea so long ago, not because I think my life is particularly reality show-worthy, although I mean, it probably is. No, it's not for entertainment purposes. It's to show people the norm.

I always have been a fan of the show *The Biggest Loser*. I have very particular reality shows that I watch, and it's all about growth, like someone finding out that there's a whole new way to live. I love the money reality shows. I love *Survivor* and us pushing what we think is possible for ourselves. But in *The Biggest Loser*, the craziest thing about the show was that you could tell that people who wanted to lose weight, they desperately wanted to. There were some people that had struggled with their weight for their whole lives, and they had been trying. And what was so alarming was

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that they genuinely had no clue that they were contributing negatively to their weight loss journey when they were doing it.

They would do these segments of the show where they would have you guess how many calories was in a certain plate of food that was in front of them. And they would bring up what everyone said was their favorite meal. And one of the women had said a chicken Caesar salad was her favorite meal. But the chicken Caesar salad of her choice was the one from Applebee's or Chili's, I forget. And this particular one had 1,300 calories in it. And she had no clue. There was so much cheese and so much dressing, and so many croutons, and the lettuce inside of that salad was really not nutritional at all. It had no nutritional value. And yet she thought, "I'm eating a salad for lunch every day, and I'm gaining weight. How is this possible?" And so she'd feel defeated.

And that is why I have always been like, "Wow, it would be so cool for people to just get to see a day in a life." I'm always intrigued by seeing, "How could I see more of the day in a life of the people who have what I want?" in whatever area I'm pursuing. And when it comes to money, this is so, so interesting because it's the tiniest things in our approach to money that influence how we progress. So, with this thing, it's like, you would see in a week how much time I'm outside, how much do I look at my phone? How and what am I talking about? Who am I spending time with? How quickly do I make decisions? Am I overthinking things? Am I holding grudges?

I think about this a lot because of how many lives I've lived. And a lot of you listening are going to know what I'm talking about. You had a life and norms for when you were living under your parents' roof versus when maybe you went to college. Or for me, then I moved abroad, and I had a different set of norms for who I was in a different culture, when I was in Spain or when I was living in Peru. Life in the music industry, certainly life as a mom, crazy different norms for my life. That's when a lot of us fracture from our friends, and we see, "Oh my gosh, we're just living such different lives," because what we think of as our normal day is so different to other people.

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And I keep giving you all sorts of other examples that have nothing to do with money because I want you to feel in your bones that you know what I'm talking about. I have even had two husbands, and the norms for my daily life with my ex were so different from the norms that I have now with my current husband. And I will say that my current norms are mostly habits that I've arrived at consciously, especially when it comes to money.

So, sitting on the floor before I just put my son on the bus, and we were playing with my daughter, my husband and I. And we kind of both alternate doing a little bit of work and playing. So we are definitely on the phone a little bit in the morning when our daughter's there, whatever. It's a habit that I'm not super proud of, but I was thinking, oh, actually, it's really something that I don't hate because we both don't want to go into our office right first thing in the morning. We kind of want to be able to build blocks and navigate it. But there are certain habits that we feel fuel us up.

And when I asked him, kind of like, "Oh, what are you looking at?" assuming it was maybe Instagram or something, it was not what I was expecting. It was him looking into his portfolio, his stock portfolio. He was reading a little bit about a particular company, I think Mercado Libre, that he has a huge investment in, and their quarterly report that was coming out.

And I was like, "Oh, that's so interesting. I am in YNAB." He's like, "What are you looking at?" I'm like, "I'm in YNAB," which is an app, You Need A Budget, that if you've been listening to the show or you know me at all, you know I'm a super fan. And I was like, this is so interesting because we just have these invisible habits of checking in with our money that's so simple and also easy to apply.

So are you ready? Here are the four things that I've boiled down, the four categories of habits that I think if you just audit yourself really quickly and say, okay, if I were to be on a scale of 0 to 10 in this category, or really, I'll give you one type of habit and then we're flipping to the next type of habit, where would I fall on this scale? And which one do I want to focus on? Remember, you don't have to change everything all at once. But which one

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would I focus on that would really feel exciting to, I couldn't even imagine where I would be if I made this a daily habit?

The first one is to be a student instead of having your head in the sand when it comes to money. And this is going to be the easiest one to apply. I'm telling you, this shifted everything for me. So anytime someone is talking about money in a way that you don't understand, or they're using a term that you don't really understand, stop and ask them. Unapologetically.

When I split from my ex, I all of a sudden had to be responsible for my entire finances. This is revolutionary to me. I went from having my dad really help me with all my finances to my husband. And all of a sudden it was like, oh, okay, I have this future that I want to take care of. I have this child. I'd better get clear about it. And I said for the first time out loud in this moment, "I don't know anything. I am so unclear, and I want to learn." Before that, I kind of just said, "I don't need to learn. I don't really like, this is fine." I just avoided it. I said, "I'm a toddler when it comes to financial literacy. I don't know the difference between an index fund and an ETF. I don't even know if I care. But I do want to feel in control, and I do want to be wealthy."

And if those two things are true for you, you do want to feel in control and you do want to be wealthy, then this is the first habit that you want to normalize. Since that moment in 2018, for me, I decided to just not be weird about what I didn't know. So on a daily basis, you'll hear me engaging in money conversations with people who know more than me. I ask money influencers questions online. I ask my father-in-law about his specific ins and outs of his money choices. He's a very successful serial entrepreneur and a wealthy guy, and I'm always looking to pick his brain. I ask him questions that he's just so excited to talk about. And now I've kind of become that person in my circles.

So recently, my husband's best friend texted me, and he was like, "Hey, Mark said that you've been listening to this finance podcast, that you listen

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to a bunch of finance podcasts. I'd love to know which ones you listen to." And we were just jamming out about it.

But all of that came from the very line in the sand moment of me just saying, "It's not a shameful thing that I don't know close to anything about money." And now I do, but even still, as a quote-unquote "expert" that helps people with their money. I have a whole podcast called Fun Money, right? I'm still learning, and I'm not embarrassed to be learning.

I ask my friends what they make. We talk about it. My bestie turned her last home into a cash-flowing property. I haven't diversified my income in that way yet. So I ask her all sorts of questions. Basically, I'm willing to look stupid as many times as it takes to actually be financially smart. And that's a sliding scale, my friends. There is always more to know. So check in. Are you hiding from what you don't know to look cool? If so, cool. That's keeping you in your current financial situation.

So that's habit number one. Flip from being a student every day instead of having your head in the sand and avoiding money conversations that feel overwhelming or above your head. It's like, I don't know what that means. And just being willing to have that be dumb. Who cares? Now you'll know, and then you'll know for the future. Otherwise, you're just quietly ignorant.

Number two, track instead of scroll. So this is really what prompted this podcast. I said I was sitting with my husband, and we were just kind of on our phones. And to the outside eye, it might appear like we were scrolling, but we weren't. We were tracking. So, for me, on a daily basis, insight, I spend about five minutes assigning transactions in YNAB. And people will ask me all the time, like, "Oh, I want to learn this. I want to learn how to budget." And even, even YNAB, I'll repeat it again, "You Need A Budget." That's what that stands for. Doesn't love the word budget, but there just really isn't a better word in the English language for it, where it's like, it's really about freedom and control and empowerment in your money.

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And so my habit is to wake and YNAB. It's my second-most-opened app. And what I do is I just spend five minutes that I otherwise would maybe be spending opening emails or looking at insights on Instagram. And I take from that time and I just go in and I say, "Oh, okay, I spent on this, this, and this." I just tell my app that's what that was. I categorize it. I have new money that comes in. I assign those dollars a role. I say, "Okay, some of this is going to go to bills. Some of this is going to this future project that I'm saving up for."

And I am constantly, there's a feedback loop between me and my money. There's the moment where I am pre-planning for things. There's the moment when I spend, and then there's the moment when the app tells me, "Hey, you spent on this. What was this for?" So I am experiencing my decisions with my money three times each thing.

And to people that haven't normalized this, that probably sounds like a lot, probably sounds crazy. I can assure you that it is so easy and fun and simple to do. It does not take extra time. In fact, the amount of time that I watch my clients who do not yet have the mastery over their numbers and over their money, think about, "Can I? Can't I? Oh, must be nice. I'd love to do that thing." It's like, no, money becomes a situation of when, not if, when. "I want to do this by when?" And you can really see clearly, and then you can hold yourself accountable. It's another accountability tool.

So this is really huge. If you can manage to switch your habit and replace your habit of scrolling with a form of tracking, your relationship with money is going to be so different by the end of the year.

So I recommend the app YNAB, of course. I teach this and how I integrate it for business owners inside of the mastermind and with my one-on-one clients. But also, there are other types of tracking that you can do and implement. My husband spends 15 minutes reading about the earnings of his companies that he's thinking about investing in, or we have completely different investment strategies, but for him, he's a little more active in it, and he will track our portfolios. He's thinking about what we're going to do for

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certain tax advantages, and he's studying that. So he's tracking, learning, and educating himself, and that is his habit.

Then, together, we both track our net worth. So he tracks it in a different way than I track it, but either way, we're checking in, and we're saying, "Okay, not just how much am I earning? How much am I making? How much am I spending? But also, how much is our wealth growing, compounding? How much do we just have so that we can really make sure that we're not just focusing on the short term, but we're focusing on our futures as well?"

The third habit is seeking counsel instead of advice. Oh, man, if you watched me for a week in the way that I talk to people and who I talk to when I am looking for a solution, it is very narrow. I don't take advice from people that are closest to me. I seek counsel from those that are closest to the results that I am looking for. I'm going to repeat that again. I don't take advice from people that are closest to me. I seek counsel from those closest to my dreams. Literally stop talking to broke people about money.

I see this a lot in networking groups where there are a lot of networking groups that will attract 90% beginners or people in the very average to below average phase of business. And then there's a groupthink that happens. And I was even on stage one time, and the questions for a Q&A panel, and the questions that were being asked, and even the host kind of got sucked into this a bit when someone was saying, "Oh, I know that this year has been harder for us with the economy and people aren't buying as much."

And I was just like, that is not my experience, and also, I would not go and take advice from people who are struggling. I would take advice from people who are winning. How are you navigating this time when most people are saying it's hard, and you don't seem to be struggling? Why?

So my husband, he makes a habit of talking to his dad and his brother. They're talking about money all the time. They all have different

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approaches and strategies, but they're all very bright, and they take a lot of action. I talk to my peers and my clients about money regularly. So making sure that you're just having money conversations.

Sometimes we don't normalize it, and maybe this podcast is the only place that you're having conversations in your head, even with me, about money. I encourage you to get into a space. Obviously, inside of the mission, this is the perfect place to really normalize, okay, what do I have to get back to being a beginner in? And where do I want to create a new normal in terms of what I'm doing daily with my habits in any of the six money games?

And then finally, the last habit swap is leading the money narrative in your mind instead of observing what's true about money. So your brain's job is to solve problems primarily. But before it can solve for problems, its job is to look for the problems, right? And so if you are just observing your life and you're not consciously guiding your brain to think what you want it to think, it is going to observe problems, and all of those things are going to be from the past. Your brain doesn't naturally imagine the future as much as it naturally thinks about the evidence it has in its past.

So we have to guide the money narrative if you want to grow and you want to get to the next level. You can't just think the same thoughts about money, have the same behaviors and habits, and expect that that time is just going to make a different financial situation. Now, of course, there's the power of compound interest, and once you get some of these habits in place, that will definitely grow your net worth, and you can kind of stop thinking about it so much, which is one of my favorite tools that I help my clients with.

But what we're talking about right now is practicing loving your money decisions, even the ones you wouldn't make again. So this looks like when you have a decision that you've made about investing in something, let's say you decided to buy a course, and then you're like, "Ugh, that course, I didn't even use it. Should I have bought it? Why do I do that?" And we start to go spin out in this space of undermining our spending.

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Versus, "Oh, I bought this course. What do I want to do about it? Do I want to go back and watch everything because I made the decision back then? Or maybe it's actually not the priority right now, and I've outgrown the need for this particular course that I bought six months ago and never looked at."

But we can love this decision because we can be like, "Okay, cool. I noticed how I did that. Maybe I don't engage with courses as much, or there's this new course, and I want to decide that I want to approach it differently." So until you practice loving your past decisions, even the ones you wouldn't make again, and then you start to say, "Oh, okay, actually, I can see how I showed up with that, and I'm going to show up differently here." Notice that you're leading your narrative instead of just saying, "Oh, this is what I do. This is what I've done. This is how this works."

And the same thing with money decisions, let's say you hire a staff member or you hire a coach, and you've been burned. Listen, failure collection, we all get burned with money. Unless you heal that narrative and say, "Oh, I am always learning. I'm either winning or I'm learning, and this is the cost of learning," you are going to avoid and you're going to stay stuck and you're going to start to try and protect yourself from losing money instead of seeing what you have to potentially gain.

Such a different approach, and this money thought process, unfortunately, is not something that you could probably see if you were watching me on film for a week, but it is the most important. I am practicing loving my money decisions. I guess the way it would show if you were watching me is that if I see something that I want, I look and say like, "Okay, what's the opportunity cost?" As in like, if I don't do this, what am I potentially missing out on? And do I want to do it? If I do, let's go. If I want to do something, I do it.

And that's such an interesting money habit because I don't believe anymore. I used to say, "Oh, okay, can I afford it?" Low-quality question. If you're asking yourself on a daily basis, "Can I afford it?" you're looking at your money and seeing what's possible based on your current money,

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versus asking, "Okay, I want to do this. What do I have to do for this to be a worthwhile spend or investment? What has to change about my behavior, about my patterns? Do I have to spend less? Do I have to save up more in order to go all in on whatever I want to go all in on?" So you're guiding your money narrative.

We also want to practice realizing that the most important things have nothing to do with money. This is all about detaching. At the end of the day, the people that I know that are the wealthiest but aren't beholden to their wealth. It's like their wealth is everything about them. And if they have a dip year or even a maintenance year or growth that wasn't more than last year, they feel terrible. I don't feel that. Why? Because this is all a game. You hear me talking about money games all the time, and the way for you to feel deeply in play and imagination and fun with your money is to do this work on the daily basis of practicing, realizing that when I look around my life, the most important things have nothing to do with money.

I got to move my body today. Yes, did I go to a gym that costs money? Yes. But before I had this gym membership three months ago, I ran outside, and I was so proud of that version of me. And then I look obviously at my kiddos, and I just had such an incredible conversation with my son about the book, *Willy Wonka and the Chocolate Factory*. And he was talking about it for his homework, and I was just like, "Gosh, he's so smart and he's starting to critically think. Like, how cool is that?" Has nothing to do with money.

When you practice guiding your brain and leading it to seeing, "Oh, at the end of the day, money is just this other thing. It's really not the point." It's important, but it's also not important. You know what I'm saying? You detach from the need for it, the money flows in so much easier.

And then also with leading your money narrative, give yourself the tools you need to grow. So when I say tools, I probably mean something different than what you assume. When I say tools, I'm always thinking my most important tools are my thoughts and my feelings because those are what

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we take action from. We take action to go towards a positive emotion or away from a negative emotion.

So if I need a good tool to create new wealth that I've never created before, I need to practice overthinking the best-case scenario. Have you ever done that? I know you've practiced overthinking the worst-case scenario. What about overthinking the best-case scenario? What if it all goes right? There is so much time, and everything that you want is inevitable. And also, what if you can just dial it up and go deeper? What if it wasn't a big deal if you asked those questions? What if you really decided that this was the year that you earned the most, spent the most, saved the most, invested the most, had the most as in created your highest net worth year, and gave the most back into your community and into your missions.

You get to give yourself the tools you need to grow, but those tools need to start inside your brain. You get to do that by practicing thinking thoughts that you've never thought before, by beginning to remove little parts of your sentence like, "I feel like," and "I think," and "I'm trying to," and "I hope," and "I'm struggling with." No. I am. I will. This is where I'm going. This is what we're doing. That is the language of leading your brain towards the money versus observing it.

You think you are telling yourself the truth. You think it's delusional to lead your brain if you haven't gotten into this habit. Many of you guys are already good at this. Great kudos. Love that. But there's always a new level, right? Where are you not leading yourself? Where have you just slipped back into the practice of realizing or observing the facts of what happened last month and projecting those thoughts onto what's possible for you this month?

So I'm going to recap these four habit swaps because it is this simple. You will end the year in a different financial position if you change the way that you're thinking about and approaching your money on a daily basis. You don't have to do some, you don't have to get a grant or inherit some money

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or have a post go viral or whatever big thing you think needs to happen. You just need to change one tiny thing and compound it over time.

So the first habit swap we're going to do is we are going to be a student instead of having our head in the sand. If you feel confused about something, if someone's saying something and it's above your head or your pay grade, stop and ask, be a student, keep learning. Number two, instead of scrolling, we are going to track. I'm not coming for your Instagram. I'm not coming for your TikTok. Go ahead, go ahead, and continue to scroll if you want, but you get to replace some of this with tracking, whether it's you're tracking your spending or tracking your net worth. Get into a habit of tracking your money in some way on a daily basis. Like, engage with it.

Number three, you are going to seek counsel instead of advice. Stop talking to broke people with broke mindsets. Stop getting into a groupthink with other people that have the same problems in your business and are doing the same things and getting the same results. You want to up-level and talk to more people who are making progress in areas you want to make progress in, or have already created those results.

And then finally, you are going to lead the money narrative inside of your brain instead of observing it. The truth is not what you think, as in don't believe everything that you think. Instead, we get to decide what to think on purpose and practice it with a fever. Just go crazy practicing these new beliefs that you know are going to take you to the next level.

I have had so much fun thinking about this, and now I'm going to do my own audit. I'm going to look at, "All right, where have I been playing small?" And I'm just always trying to live in breakthrough so I can be the example. How do I never run out of episodes? Yes, it's my 30th episode of this podcast, but it's also my second podcast, and I had 275 episodes of that podcast.

So this is over 300 podcast episodes, and I've never run out of content because I'm constantly doing this work for myself, growing, questioning

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what I don't know, questioning where do I not see what I don't see? Because I know the second that I see something new, a new angle, a new approach, I have more insights into the ways that I've been limiting myself, telling myself, "Oh, that's not possible for me because this financial thing came up for me."

Come on, man. Our circumstances do not create our results. We know this. So the second that you begin to question your reality on a daily basis, right, we make it a habit, we make it a new normal, and we make it a new norm to own the three things that really are responsible for our wealth, not trying to manipulate our circumstances and make magical crazy things happen, but instead, just fully own what we're thinking about money, what we are feeling about our money situation, and what we are doing and how we are behaving on a daily basis. Damn, we get to the next level. I can't wait to hear how this episode has an impact on the way that you're approaching your year, and I can't wait to see where you end up one year from now.

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!