

Ep #2: 6 Money Games Every Woman Needs to Master



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With Your Host

Jess McKinley Uyeno

[Fun Money with Jessica McKinley Uyeno](#)

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Want to see what happens when women start treating money like the game that it is, and not just a game where you're playing to hit a goal, but one with endless possibilities, an infinite game that you're not even trying to win? You're just in it to keep playing. Ooh, get ready to be turned up and turned on. This is your hostess with the mostest, business and life mentor to the most interesting women in the world, Jess McKinley Uyeno, and you're listening to *Fun Money*, episode 2. Vamos.

Welcome to *Fun Money*. Each week, we're going to try and break your brain a little. Does that sound fun? Does that sound sexy? By bringing you behind the scenes, having more transparent money conversations with women doing life and business big, as well as introducing you to stories and concepts and some actionable tools. Yes, this will get a little bit finance nerdy, but not every week, to help you create a more playful, powerful relationship with money.

And I'm going to give you everything I wish more women were exposed to because I personally would pay to be a fly on the wall for unfiltered money conversations with everyday 7, 8, and 9 figure earning women, as well as women doing unusual trailblazing things with their money. So instead of paying for it, I decided I was going to go out and I was going to create this space for you. This show where I was going to invite these women to have these conversations so you could listen.

Because at the start of it, when you're first starting out, you got to go and you find these people. You got to go and find these communities and uplevel the people you are having conversations with, because there is a groupthink around everything and especially when it comes to money.

You want to be aware of what your circle thinks about money. Does your circle generally think that it's shameful to talk about money? Does your circle think that it's important for you to be humble when it comes to money? Does your circle think that anything over 100 dollars is expensive? It's really important to know what the group think is, and then to get out of whatever stories are no longer serving the life that you want to lead because money is a powerful current. It's meant to flow in and out. And

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when you realize this, you begin to create a more interesting experience with your business and your life.

I'm going to introduce you to big givers and unconventional life givers thanks to their money moves. And now that I am one of these women, I want to share the wealth. So much is possible for your life. If you want to be a part of history, you just got to know how to play the infinite money game.

So Fun Money is typically a term that budgeters use for money you dedicate to things that aren't important, right? So it's like, oh, just the Fun Money category. So you have your bills, and then you have your other variable needs like groceries and gas, and with your business, right? This would be your fixed expenses that you have. You have the staff that you have to pay, the inventory that you have to pay, and then you have the other expenses like marketing and advertising and branding.

And then you have Fun Money, which is doing something else that's a little bit frivolous. It's not necessary. And while I adore a touch of frivolity in my life and just because energy, that's not what this podcast is about. This show is about women getting so intimate with money that they start having fun with it. It's like how when you're first learning to drive, you can't have the radio on for fear of distraction. And then once you've had enough reps, you could learn the entire verses to the way you move by OutKast on your way to your grandma's house and then forget which route you even took there.

Moving fast is less serious. Not because you're less serious, not because you're being dangerous or risky, but because you have immersed yourself in it and you are now an expert. And once you have that expertise, once money becomes intuitive for you, you can have so much more fun with it. And the common misconception is that you already have to be filthy rich for money to feel fun, but that's not true.

Yes, you need basic safety. That's true, Maslow's hierarchy of needs. You need resources to cover your food, shelter, clothes. But beyond that, it's time for you to enter the arena. You can do crazy money things and begin

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playing the money games regardless of whether you're making under a six-figure salary.

So first, let's talk about what kind of game we're playing here. All games are fun, but when it comes to money and entrepreneurship, knowing what kind of game you're playing, knowing the rules will help you sink in. So Simon Sinek first introduced this concept of finite and infinite games to me, and then it was rebrought up to me by a mentor of mine, Shoshana, and she was talking about this as it came to business. And I was like, oh, man, that is it with money.

When applied to money, it's like taking an upper and a Xanax at the same time. And if that analogy makes no sense, just ignore me because I don't do drugs. So I don't really know what I'm talking about. I just mean that when you are playing money in both finite and infinite games, it's both deeply calming and really energizing.

So what is a finite game? A finite game is a game that has an end. The goal to a finite game is to win. Sports are finite games. Sports like football or basketball. In money, a finite game might be reaching 50k a month in revenue or reaching a net worth of a million dollars. There is a destination, and once you achieve it, it's over. You've won. You've won that finite game.

And most people, I think, are actually playing neither an infinite or a finite game with money. Yes, they're playing an infinite game, but they think they're playing a finite game. So most of us, when we're trying to achieve wealth, are trying to just be wealthier. So again, imagine trying to say like, "Oh, let's go out and play football." And then you're playing and you're playing, you're playing for hours and people are like, "All right, like, are we done?" And you're like, "Well, I don't know." And you're like, "Well, what at what point does the game end? Does someone have a timer? Are we going to play in quarters? Are we going to have a score that once you reach this score, the game ends?" Notice how if there is no definite place, there's no way to measure, nothing to measure against, there's no goal, then there is no end, so it's not finite.

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But the purpose of an infinite game, a game like life or business where the point of the game is not to beat anyone or to win, the goal of the game is just to keep playing. I'd argue that the reason that we want to play infinite games is because the pressure's off and we get to have more fun. We're just here to experience the world while we're playing a game. And money, as a currency, it really is the global equalizer. We all have systems when it comes to money and money is something that is universally recognized. So if we're all playing this game, we want to ask ourselves, well, am I having fun? And how do I have fun while I'm playing this game if the goal isn't necessarily just to reach a certain benchmark? What is the point?

We hear phrases like the rat race in corporate where you're just in there and you're just trying to do better and climb the ladder. These expressions where you're like, "Well, what's the top? Am I trying to be the CEO of a company if I'm climbing?" And with money, we got to know and understand, what is your goal here? What are you trying to achieve and accomplish? And if really it doesn't matter and you don't want to create more than you've already created, then what?

Well, some people will say, "Oh, you know, I've reached a comfortable level of earnings and you know, I don't need more." But you know what happens? When we no longer have a reason to play the game, then the game doesn't become fun anymore. So how do we create both infinite and finite games in money so that our experience of life is just more interesting and fun? That to me is my purpose.

My purpose is to help women live their most interesting lives by one route, by mastering their money, by playing all six money games, and I'll explain to you which ones they are, really well so that you can flow between all of them and you never feel like the game is a game where you are playing for your life, where you can both take the pressure off and also play as a fierce competitor with joy. Okay?

So, infinite games, it is about not trying to beat anyone or win. It's the goal is just to keep playing. And one type of game isn't better than the other. They both serve a purpose. But when you decide that you're here on Earth

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to play the infinite game with money, you can stop being so triggered by your wins and losses as well. You can start playing bigger because after all, the infinite game isn't even about winning. It's about playing at the highest level. It's about having fun playing those games.

So the concept of the infinite money game has shifted some decisions for me in my life. It's allowed me to have a richer life, not just in money, but in meaning, in daily practice and joy and purpose over hustle. And I'll give you some specific examples in my adult life. So number one, it led me to trust my instincts right out of college and not take a sales job that didn't match my vocation, even when things were tight and tempting big salary opportunities came my way, all while I was eating tuna fish sandwiches, mind you, and staying in most nights to save. The temptation was real, but early on, I understood that wealth was a long game.

And I also trusted that I would be rich. I'm not sure exactly why, and I wish I had thoughts for you on this. Probably brainwashing from my dad who was always saying things like, I'll just go make more money with a smile on. He had a very light philosophy about money. He would say money doesn't suck. It wasn't like everything was about money, but he saw the value in it and he was just like, "Yeah, like money's good. We like money." Right? So I just had a very light, humorous, and easy thoughts about money.

Now, instead of tying myself to a long game that was money first, right? Accepting a sales job that really was just about selling something I didn't care about and working for a company I didn't know anything about, I played finite games for quick cash while I was building. So this isn't to say that I ever was like, oh, I don't care about money. Actually, I did go through a phase where I was like, I don't know if I care about being rich because I was so enthralled with traveling and the world, and I just couldn't see this way in which I was ever going to come home, sit at a desk and make money long enough to then wait a whole year to go on vacation for two weeks. Like, that is what I thought was required for money because I didn't have any entrepreneur examples in my life. And I was like, eh, no, I don't think so. Like I think that maybe I'll choose to be poor.

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But along the way, I had lots of skills, right? So I played finite games. I sold things on Facebook Marketplace, like before it was cool. I cut spending. I picked up random guest bartending gigs. I've been in the service industry for years and years before I got into the online space. And that would allow me some quick cash flow. It also, this infinite game led me to take jobs like managing a youth hostel in Peru. It allowed me to travel without having to save up for a year, like I mentioned. I had paid accommodations. I met interesting people. It allowed me to continue my Spanish fluency. These were the important things to me when I was in my 20s.

And when you're playing to play, you want money to be the thing that fuels you instead of the thing that strings you along, waiting to get high from that next hit. Again with the drug analogies, I'm not sure. I don't do drugs. Okay.

But my world really opened up when I started to nerd out on all the games that people were playing with money. So in the upwards of 50 finance and business growth books that I've read about making money or having money or investing money, everything is made to feel so intimidating, especially, I think, to women.

And I found it really boils down to getting in the arena of playing these six games. Like all of the books, they really were talking about these six things except no one said it quite so simply. So I'm going to say it here for you so we can start having some fun because simple scales and complex fails. And when you want to bring yourself to stretch yourself to grow things, you need to understand what you're doing. It needs to be simple for you or you're not going to do it.

So here are the six games. Are you ready? Earning, spending, saving, investing, having, and giving money. And in every episode henceforth, I am going to help you dive deeper into the rules of these games and also point out examples of how sometimes it's powerfully feminine and financially lucrative to break those same rules.

I'm going to give you a quick flirty little teaser so that you know what I mean when I say these are games because to you, they may just sound like money terms. These are ways to keep your ambitious bone flexed, to

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stretch and inspire yourself to stay connected to the flow of your money instead of nodding off into autopilot zombie mode when it comes to your money. I think there's two schools that I usually see with people that say they are masters of their money. Number one, it's people who are very consumed and thinking about and in their money activities daily. Again, nothing wrong with these, but this is what I saw when I started having conversations or seeking out mentors of money. And then there were other people that were more focused on setting and forgetting, automating some systems, and then also being really restrictive or more budget conscious and more about focus on the net worth and less about the spending.

And of course, with any healthy balance, we want to find a middle ground where we are both finding ways to have fun, to spend, to use, to flow out our money, and also for it to flow in and for it to, uh, grow and compound into our future. So let the current be electric. Let's flow into money game number one: earning.

So earning is an action. It's also a result, and one that we often pretend is not within our control. But even if you're not an entrepreneur, when you begin employing the thought that your thoughts determine how much you earn, you're going to begin to see evidence of it. Earning is fun if you think it is. It's easy if you decide it is, and it's inevitable when you let go of the stories about you, time, the economy, your industry, social media, that contradict your wealth.

So just notice and check in before we move on to the next games, with earning, do I have stories about myself, about my industry, about, you know, whatever political leader is in place, about what's happening in your state right now. Do I have stories that are making it difficult for me to go out and earn the exact money I want to make? Because for me, I'm like, "Why isn't everyone trying to make a lot of money?" Well, the answer is because most people have stories that tell themselves that it's not possible or that it's too hard or that it's not a righteous thing to do, or that you would be greedy or whatever other stories you have, right? There's a bajillion of them. And so just know, can we decide that we can be the human being that we want to be and we can have so much fun and we can have lots of

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time home with our kids and we can take naps and do whatever else you like to do with your time and we can be rich.

It's true. How do I know? Because I decided and I decided it was going to be easy and yeah, I love my path to making more and more money every day. And I help other women do the same. So simple rules to kickstart earning big. Number one, believe that it's already working. And this one is really the secret. If you are here because you listened to my previous podcast, Sincerely, Future You, this is going to sound familiar because one of the most important skills in creating anything in your future, be it money or a result in your business or a relationship or anything you're trying to create that you've never created before, is that you have to believe that something is possible with zero evidence that it is. And so believing that something is working puts you in the perfect prime state to notice things around you that are opportunities, to receive opportunities, and also to go and take more action because if you believe it's working, you want to do more. If you don't believe it's working, the chances of you having sustained efforts towards high earning are little to none.

So flip your perspective on failures and begin collecting them. Experiment, have an insanely valuable product, period. Just make sure you're the best and don't overthink it. Okay, that is earning game's number one, little flirty teaser.

Game number two, spending. When you're playing right, the spending game should feel good before, during, and after you play it. That's how you know your spending is aligned. General rule here, spend below your means, which means I believe in, even if you're rolling in it, knowing your numbers. What's your cost of living? I've played the spending game with an income ranging from 30k to 500k plus combined, and I found ways to have fun with money in all of those zones. But admittedly, when you get good at all six, spending gets spicier. But does it feel more fun the more money you earn? Yes and no. Ooh, we'll break that down in a future episode.

Game number three: saving. So I was told that you're either a spender or a saver. You know, as I'm saying this, like which one you think that you are, if

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you've heard this. But that was some shenanigans right there. In route to your money mastery, you're going to get good at playing all six finite games and winning at them, remember? So a finite game here might be, for example, every time you get paid, you budget 500 dollars a month to savings until you reach your emergency fund target of 10 grand, let's say. Which I'm only saying this because people are familiar with this term emergency fund, but I for one hate it. It's so doomsday. I much prefer preparing for the unexpected. Feels more spacious and less anxious. Do you feel that?

And we'll be getting into it, my dimes, but language is paramount to your experience of money. And if you are in the practice of saying, "My income is unpredictable, I don't know how much I can save," savings will continue to elude you. If you insist that you came to win this game, you can just set a number right now and you will find it's not that hard to hit the target. In fact, it's so easy, you may want to increase your cost of living and invariably bump up your preparing for the unexpected fund from 10k to 25k.

In future episodes, we'll talk about short-term, medium-term, long-term savings games, where to store the funds, and the equation for how much is right for you. Ooh, there's so many goodies coming your way.

Game number four, investing. I want you to think of investing in two ways. One is to engage with money today to get results for our future selves. I teach all of my clients that we always want to be building our future from our future, connecting to the place where we want to be going and taking advice from that version of ourselves. So this version of investing might look like trading money for future value or often more money. Investing in coaching, right? So money for skills, mental well-being or growth. Investing in a nutritionist or a trainer. So this would be money for physical well-being. Investing in an expert. So this is money for time back or experience or luxury.

Money for the sake of money, though, is boring in my opinion. We want to be connected to our wealthiest self. We want to know what are her

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priorities. We want to dream with discipline, investing in the highest level until we are returning in exponential ways, and then we can pull back.

The other definition of investing here is a more technical definition, right? Which is buying things that are likely to go up in value or pay dividends or rent while you own it. So one of my favorite money mentors puts it simply. His name is Jeremy Schneider, and he says, "Invest early and often." And I can't wait to dive into the simple ways to get started because women are the ones missing out on the power of compounding interest, and I will not stand for it.

But if you are listening to this episode and you're like, "Okay, like I cannot wait another minute, I need to begin my investing journey. Like I hear the message loud and clear and I've heard this over and over again and I just need to rip the bandaid off and start today before I forget about it." DM me. DM me over at @JessMcKinleyUyeno, come into The Mission. You can genuinely go to FunMoneyPod.com and connect with me in any of the ways over there, and we will find a way for you to get started, whether it's in a program with me or I can point you in the right direction.

Game number five, having money. That's a weird game, right? Having money. This game is about raising your financial thermostats. It's about breaking the habits of who you've been so you can continue to become wealthier while also not needing to compulsively do anything with your money when it comes in. You know your tendency. As entrepreneurs, unpredictable earning is part of the game, right? But just because your income fluctuates doesn't mean your core habits have to. When you have a high month, what game do you reflexively turn to? Spending, saving, giving? Having is one of the most advanced money games because it's your ability to do nothing.

And here's where the finite game of net worth goals allows you to expand your capacity to have. In 2021, my husband and I set a net worth goal of a million dollars and we just reached it in 2025. Could we have reached it sooner? Definitely. But we are playing other games and that is the point. We weren't in a rush. We've invested in longer term investments including

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six figures into a company that since has folded, coaching investments of mine that we've chosen to spend. We spend on things that are aligned in the life that we want to lead, including the wedding that we paid for in cash.

I've chosen to keep spending big in my business to have an unmatched mastermind experience, which looks like, yes, flying people in all over the country for 24 hours for a VIP dinner on my dime, like as a literal incentive for joining the mastermind on a certain day. And I was just like, cuz that feels fun. Or me being like, "Oh yeah, I want this type of a house and this type of a house," and me being like, "Oh, there's only one house and the budget doesn't make sense for what we're doing, but hey, can I afford it and does it sound fun? Yes. So I'm going to do it.

Fun Money is the filter through which you can create your most interesting life. So while others tout fatter profit margins in my industry, I'm good with not increasing my take-home pay and my profit margins are just great. And we've upped our giving as well. So yes, having, it's a beautiful game and one that I'm going to be talking a lot more about at Fun Money Live this week in Huntington for the launch party of the show. If you do not have your ticket, go get it immediately. I can't wait for this event. It's going to be shapeshifting for you and your bank account. Go to FunMoneyPod.com and get your ticket if it's not already sold out.

Game number six, giving. The giving game is an outflow just like spending. And like spending, it should also feel delicious before, during, and after you do it. You'll know if this is you, but giving is not a sacrifice. We do not give at the expense of ourselves, and we want to give in a way that feels amazing and that is coming from overflow. Once you begin to see giving and receiving as two sides of the same coin, once you understand that just because you go to the beach today and the current is coming from the east, doesn't mean it won't be coming from the west tomorrow, right? It's always going to flow both ways. We can have it flow out and it's going to also flow in.

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And I want to expand the way you think about giving so that you can notice all the ways you may already be giving money before you start adding more charity line items to your budget. Although that's fun too.

When we connect our thoughts about giving to the other five money games, it stretches our capacity to do all of them. For those of you who have unclear thoughts about making lots of money, here are some. The more that I earn, the more I can give and be generous. I love to spend money and give money to companies and business owners that share my values. I love spending and giving to the economy in ways that give back to the world. I love investing in women-owned businesses that inspire me and make an impact. I love saving for my future so that I can leave a legacy and give back to my family and causes in outrageous ways. The more money I earn, the more I am giving other women an opportunity to see what's possible for them. Giving and receiving are two sides of the same coin.

So these six games are here for you to play. And this podcast, it's about expanding you to play them at the highest level. At Fun Money Live, we're going to be interviewing Cris Gordon, a seven-figure founder of multiple businesses and someone who knows how to play all of these games. And this is just the first of many transparent conversations you're going to have and you're going to have access to and be able to see what it's like for a woman that yes, in this case, has four children, young children, including a child that is not even a year old, and to have lots of money flowing in and out of her accounts regularly.

But until then, remember, making money isn't the point. Having money isn't the point. Becoming one of the most interesting women in the world requires you to become an expert in simply moving money. And while you're at it, you might as well have some fun too. Til next week. Jess.

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!