

## Ep #8: How to Be Rich Forever (Part 1)



### Full Episode Transcript

With Your Host

**Jess McKinley Uyeno**

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Let's be rich forever. Cool? It's decided, but logistically, how much money do you have to have to be considered rich? How much do you have to earn? Does the trend have to be upward each month? How many months? How many years does your company have to be profitable before you can trust that you'll be rich forever? If rich were a destination, in theory, we could just chill out once we got there, right? But it's not. It's an identity. It's a practice. It's a decision. And in today's episode, we're going to talk about the surprising first step to having a magical experience being rich now and forever.

You're listening to *Fun Money*. This is your host, life and business mentor to the most interesting women in the world, Jess McKinley Uyeno, and this is episode number 8.

I recently, in the last few years or so, decided that I was going to be rich forever. It's crazy the weight that this took off of me. I decided I'd become rich a few years before that, but that was a different thing. That was a fun journey, for sure. But quickly, I realized that wealth was a sliding scale. You feel me on that? You can always be wealthier than you are now. And you can also keep finding new ways to spend. There's that lifestyle creep, too.

I also began to feel like entrepreneurship was the slipperiest scale of them all. I was unconsciously trying to out-earn the scarcity that I would feel. My very basic fear that eventually, my luck might run out at this whole business thing, that my wealth was conditional. What once the universe had giveth, it might just soon take away. Taketh away? I don't know. Not Shakespeare.

Like some weird cosmic joke, right? Who knows? The market could collapse. I might one day get an illness that required treatments that weren't covered by insurance or something. AI could replace coaching and my work would become obsolete. Anyone else have daymares about their worst money fears? Maybe just the most wildly imaginative of us. But I'm the daughter of high-quality questions, born of my own endless curiosity about how things come to be and how to create and be everything that I desire.

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So I just asked myself how my current wealth came to be, right? This is step one to being rich forever. Understand your wealth creation at the root of it. Not the random path that happened to get you to this current version of your net worth, but why me? Why now? And the answer for me was that I decided it. I decided to become a highly valuable person in the market. I decided to charge accordingly. I decided to upgrade my sales and marketing skills. I decided to learn about magnetism and the quantum world, because why the fuck not? I decided to become unavailable to any other reality other than a wealthy one. To any thoughts that contradicted it, to any people that doubted or judged it. And then it really just became inevitable.

And when you think about wealth in this way, it becomes unconditional. Something that can't just slip through your fingers or sneak up on you and all of a sudden, oh, wait, accidentally, nope, I'm poor. I've lost it now and then you can't get it back. Being rich forever is done. It doesn't matter if we go into an economic depression or if this iteration of my business becomes obsolete. I will just rinse and repeat the process. I will become a highly valuable person in a new market. I will tap into the network of other highly valuable, forever rich-minded people who won't vanish from my network just because human connection isn't as volatile as the S&P.

You've heard it before, your network is your net worth. That is a piece of being rich forever. So I encourage you to draw this line in the sand today. Simplify your wealth. Decide how much you're going to earn, spend, save, have, invest, and give all six of the money games. You're going to come and you're going to win, and you're not just going to win once. You're not just going to be some one-hit wonder story. You have staying power because you decided it.

Sure, we'll talk about some practical applications of being rich forever in part two of this episode, but step one is to define being rich in a way that's unconditional, that can't be taken away from you, but rather as a reflection of who you are. Wealth as an unshakable identity.

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Then step two is defining the vibe of your rich life. I know a lot of rich people, and what I will say is that I would not trade places with many of them. Everyone has a different experience of their richness, and you get to decide in advance the vibe of yours. That's the best thing. There are some people that block themselves from abundance because they know someone who is wealthy or who is rich and they aren't happy or they aren't satisfied or fulfilled, or they are extremely anxious or they feel burdened by their wealth. And that isn't the truth about wealth. That is just some people's experience of it, and it's completely optional.

So one thing about being rich forever versus having a rise and fall is that you have to get to know and come to love yourself as wealthy. Culturally, women have been conditioned to associate having it all with feelings of rushing and stress and hustling and apologizing or worse, the wounded, like, fuck 'em, I don't care, lone wolf attitude that causes a lot of women to feel really isolated and lonely once they become wealthy. But we all crave abundance. It's our natural state, and money is just one type of abundance to be had. So you're lying to yourself if you say that you are the exception to the rule and that you don't want to be rich forever.

I was just recently at an incredible business conference where I had the pleasure of having deep conversations with two women who are very philanthropic. I'm talking about giving back seven figures into their communities, into other global communities, into their missions, into charities. And one thing that they have learned to heal that has allowed them to get on stages and to really bring their movement to the next level has been their ability to not see their own wealth and their own abundance as there being less for others. And so just notice and check in if you have these money dramas that are blocking you from having a really abundant life and from saying that the vibe of a rich life is selfish or greedy or whatever else.

If you have a mission on your heart to give back the same way that I do, you're going to keep doing that. In fact, you're going to have more to be

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able to do that with, the more money you are able to make, the more money you are able to maintain and keep. So don't fall into that trap of saying that you crave abundance elsewhere, but when it comes to money, I don't know, is it necessary? How much is necessary? The more overflow you allow into your life, the more you can overflow into what matters to you.

So instead of having to choose between money and peace, we get to rewrite the wealthy narrative. We get to make it a simple equation. The dollars we seek plus the emotional experience we crave equals our rich life. It's both and. For me, I've defined my wealthy lifestyle as feeling fun and safe and playful and challenging in the best way, generous and overflowing, aligned, magical, divine, inevitable, magnetic, wild, and carefree. And so it is.

You get to make these claims not just about the numbers that you want to come in, but about your emotional experience of it as well. And if you only do the work on one part, you're going to end up blocking yourself and putting a limit, putting a ceiling on the flow and the abundance that can come through. And you're going to end up questioning throughout your experience with money whether this is temporary and whether eventually money will get tired of you or you will get tired of doing what it takes to make money or that you will get sick of playing the game.

But the truth is that we love to play games. We are a species that loves to play games. And if you tell yourself stories about how the games are hard or that the games are selfish or that the games don't matter, your actions are going to begin to reflect that. And so will your results and so too, that will be.

So here is your opportunity. You are going to decide to look at the root of how you want to create your wealth, who you want to be in your process of creating wealth, what skills you're going to come and develop. And then once you look at yourself as having those skills, you will create yourself to be an unconditionally rich woman. And then number two, you get to deepen the emotional and energetic experience that you want to have when you

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become wealthy and when you stay wealthy and when you continue to grow your wealth.

I know that sounds oversimplified, right? The dollars we seek plus the emotional experience we crave equals a rich life. But that's exactly why I created this show, because I wanted to show women a different experience of money, one that was less about earning in a state of grind and more focused on deciding from a space of fun. I'm not the manifesting guru. I've studied the work of Warren Buffett and I'm a proud Boglehead. If you don't know who that is, go check out The Bogleheads' Guide to Investing. And I believe that half of what makes wealth creation so easy is because it's just math. And when you are financially literate and know how to steward your money, being rich really isn't that hard. So why wouldn't you want to do that work to become financially literate, to study money?

And when you also combine that with feminine power of play and receiving inside of entrepreneurship, inside of a vehicle that is your art, that is your craft, that is your passion, ooh, baby. Big money. Huge. Huge money.

So step two is to define how you want to feel as a rich person. Because as human beings, we're either taking action to move towards a positive emotion or to move away from a negative emotion. That's what we do. That's how we make all of our decisions. And being rich forever will largely depend on your desire, not just for money, but for the experience of money. So pause if you need to, jot it down. How do you want it to feel in your rich life? How do you feel saying the word rich? Does it hold baggage? Does it feel dangerous or selfish? Does it conflict with another one of your identities? If so, time to flip the script.

How does your wealth actually bring out the most selfless version of you? Maybe in the ways you're able to give. Maybe in the ways you're able to accommodate other people or situations that otherwise would send you, right? Like if a client is late or defaulting on payments for 30 days, 60 days, 90 days, are you able to still stay in a place of love and respect for this person without getting into a place where you're not acting like a CEO of a



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business because you've created such abundance and overflow in your business reserves that it's not that big of a deal that you don't need anyone to act a certain way in order for you to feel safe.

Maybe your richness is just a reflection of all the value that you've brought to the world. So you flip it on the front end and you're just saying, yes, of course, the wealthier I become, it's evidence, it's more evidence that I've been out there adding more and more value to the world. That is how I make money by adding value to the world.

If it feels unsafe right now to be rich or to be visible in your wealth with family or in your community, especially as you reach uncharted territories of wealth in your family history, you're going to want to question that. Where are you outsourcing your experience of your wealth to the opinions of others? Ooh, that's a big one. Where are you outsourcing your experience of your wealth to the opinion of others? And where can you just choose to neutralize it all by remembering that other people's opinions of your money have nothing to do with you and everything to do with them.

How do we know this is true? Because otherwise, everyone would have the same opinion. But they don't. Some people are going to celebrate you as you rise to new levels of wealth, and some won't. Some might take it upon themselves to lecture you even. No biggie. The feeling of safety comes from your thoughts about it all. And when I experienced someone in my family gossiping about my money transparency online, I wasn't thrilled, obviously, but I didn't change who I was because of it. Instead, I felt a deepening of my values. I asked, "Do I love my reasons for building wealth?" And it's a resounding hell yes. Do I love my reasons for being transparent about that wealth? Hell yes. Okay, onward.

Step three, prioritizing profitability somewhere. No matter what business you have, the wealth equation is the same. You need to have profit. But something I'm really passionate about is that every business doesn't have to be profitable in every phase. I am an artist, okay? And I value art deeply.

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I pay for art every chance that I get. But the world as a whole doesn't always value art in the way that translates to big profit.

I have a friend who is an artist of a chef. Like, they are a chef by trade, but they are really truly an artist when it comes to food. He is world renowned, in fact, respected in his craft, and he has opened and closed several restaurants and had much success and acclaim in the process. His restaurants, they're art. They bring joy in the form of food and ambiance, but not every one of his restaurants is profitable in a vacuum. So what has he done? He's created a collective, a group of businesses with different margins of profitability so that they can feed each other when needed, so that he can continue to prioritize the art, to test ideas that may not have the desired ROI or may take a little while for the world to crave them or to make sense of them, but that do feed his soul and the soul of his communities.

But note, the third step is profitability somewhere. If you want to be rich forever, you simply have to decide where you're going to profit. I am in the market to buy a business right now, and I can tell you it will not be a restaurant. The margins are too slim for me. But I am so grateful that they exist, and eventually my stance may change. Why? Because part of my next-level wealth vision is to create wealth so big from my most profitable businesses that I can have the freedom to funnel it into creating something that isn't attached to profit, maybe in some cases, barely at all, a purely soulful endeavor.

But before any of us can do that, we have to be honest about the reality of wealth building. Is the math mathing? Is the business model you have now scalable in a way that matches your rich life? It's a sobering question sometimes, a tough conversation that I've had with many of my clients. I had a client who made the most incredible soaps that were inspired by food. Like they looked like you could eat them. Do not eat them. They were art, really. But when we looked at the math and asked the hard questions, she realized that business wasn't scalable without sucking the joy out of it for her.



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Like the ways that we proposed that she could potentially scale it to have the money, it wasn't the way that she wanted to do it. So mid round of the mastermind, she paused her soap business and started a brand new business in another passion, Irish destination wedding planning. And in just one year, she has scaled it to six figures. And I mean scaled, like leaving solopreneurship, hiring, having a baby, being able to have money come in and have things run without her there. And she still has that skill of her gorgeous soap making to play with whenever she wants, should she choose to, right?

It's not a death sentence to realize that our most profitable equation isn't the one we're in. It's a gift. It's good news. It means that being rich forever is for anyone who wants it. It means that sometimes when we're feeling like we're trapped, when we're feeling like we don't know how we're going to be wealthy, it's because we're thinking too small and we can only see the reality that's in front of us.

So this will also require the most feminine parts of you, creativity and play and flexibility and different expressions. And yes, the willingness to do a little simple math and tell yourself the truth. If you are officially joining me and the most interesting woman in the world in this revolution of deciding to be rich forever, let me know, please, tag me in this episode over on Instagram @JessMcKinleyUyeno. Let me know in a review what part of this episode broke your brain.

Next week, we're going to get a little grittier in our tactical approach to rich life, where I'll talk about some simple principles that make being rich a compounding game, also so fun. We will chat then. I love you so mucho, my dimes. Yours in the name of *Fun Money*, Jess. See you next week.

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!