

Ep #3: Rich Mom Poor Mom



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With Your Host

Jess McKinley Uyeno

[Fun Money with Jessica McKinley Uyeno](#)

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If you saw the title of this show and thought, "Hell yeah, I live for playing with money," you're going to find the two stories you're about to hear cosmic proof that you are in the right place. If you are jealous as hell that anyone could use such an adjective as fun to describe money, but you're here because you want to be one of those women. Like, are these women unicorns? Who are they? This episode is what you need to cross over into the fun territory.

You are listening to *Fun Money*. This is your host, mentor to the most interesting women in the world, Jess McKinley Uyeno, and this is Episode Number 3.

One of my favorite things about money, and I have a lot of favorite things, is that there is a money game for everyone. There are infinite ways to earn. Just, there are so many different ways that you can make money, and we are in a time and an age where it is increasingly more accessible. The virtual world and social media has truly evened the playing field. And like it or not, education isn't even the barrier of entry that it used to be for wealth anymore, right? If you couldn't afford to go and get a degree or then to get a master's degree or a PhD, right? You had less and less of an opportunity for a higher paying job. There was a hierarchy.

But as people don't need a degree to open most businesses or even a loan for business startup fees, since we have online businesses, access to wealth building has never been higher. But if I learned anything from one of my favorite finance books, Rich Dad, Poor Dad by Robert Kiyosaki, it's that the ability to work for money isn't actually what makes you rich. It's understanding how to put your money to work for you. And as someone who's gone from poor mom to rich mom, I can tell you wealth only requires three things.

Number one, basic financial literacy. So yes, we do need to understand how money works. We do need to understand what our cost of living is, what our expenses are. We do need to understand basic credit if you were going to use credit cards and debt, we need to understand very, very basic things that were not taught in school, or at least in the US, we're not. And

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so for the free or low investment route, I recommend going to the library and taking out all of my favorite finance books and following my favorite finance accounts. I will list my top 10 resources in the show notes. This is not a gatekeeping show. I want every woman that listens to this podcast to be rich as hell. Okay?

And if you want something that is concrete, that is going to be more accountable, you can come and take one of my most popular masterclasses. You can run through it in a day if you want to binge it for three hundred thirty-three dollars. That is the money game, and you can find that at FunMoneyPod.com.

The second thing that you need to have wealth is strategic audacity. That means that you are someone who is willing to take calculated risks. You're willing to fail forward and often. And the third thing that you need is to identify as a dime piece. That's how I refer to my clients who have mastered their money. They are absolute tens in the wealth capacity department. They see being rich as inevitable, and they operate accordingly.

It is so important that you don't just talk about wealth as this concept that is outside of you, but that you begin to turn it into something that is your identity. And this is something that you have to do before you have lots of money in the bank. Your thoughts create your results. So you can read every book on the planet, hire a financial advisor, even win the lottery, and there's lots of sad stats proving this last one, and if you don't identify as someone who is wealthy, you won't be able to keep it.

On the flip side, being rich on paper isn't actually meaningful unless you also feel wealthy. And having lots of money but being in that hoarder anxiety mode that sometimes my newer clients come to me in, and it's no problem, right? Like how do we get there? It's because we have lots of messy thoughts that are given to us. They're in the air that we breathe in our society around money. Maybe it started with your parents and what kind of a household you grew up in and what was in the air that you

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breathed about money from a young age. That can still really be playing a part as an adult.

So we want to not live in fear of money leaving you. That's also not the vibe. The goal is to have both, to grow your money in a way that is just math, while also feeling free to move about your life and to do things that sometimes don't make sense on paper. And that is the superpower of women.

The feminine energy is very intuitive. And so women intuitively like to spend. They like to spend on things that feel good to them, and then we justify it logically on the back end. And it really gives us access to a whole different way of playing money games than men typically operate in. And I am so excited about talking to you guys about that part of money and for you to hear the guests that we have coming up for you who have been creating just waves in the world with their money and the way that they have created it and the way that they give it freely and the way they reinvest it. And I want to just break your brains, break all of the rules for you.

So yes, I'm someone, I love math. I love to know that is there. It just feels like this safety blanket. Oh, I can build wealth by just doing these very simple things in financial literacy. In future episodes, I'm going to give you the tools. Obviously, if you're like ready and you're like, no, no, I want fun, I want money, I want wealth right now, come inside The Mission, come inside one of my coaching programs. But yes, along this podcast, I'm going to give you actionable ways for you to begin doing that math.

And then on the back end, then we're going to also be having some other episodes where people are doing the opposite of that and having lots of success. And that's why money is so fun. Because more than anything, money is an energy. It's meant to flow in, it's meant to flow out. And historically, the way that men describe money and the way that men think about earning wealth, it is a very linear path. It is a very, you know, 1 plus 1 equals 2 situation. But women have come in and totally flipped this on its

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head, and it just needs to be talked about more and more, which is what this show is about.

So, again, the goal is to grow your money while also feeling free to move about your life without the fear that money is going to somehow run out or leave you. It's not. It's always there. It's always around. You cannot have the skills within you to create money taken away from you. No one can take that, right?

So that's why I wanted to tell you two personal money stories today. Because one of these stories is from 2016 and one is from this year, 2025. Because stories are what make up our identity. And I said that third thing that you need to have wealth to begin to really play at the most advanced level these money games is that you identify as a dime piece. And I believe that I can pinpoint down to the day the moment that I decided that I just was a wealthy person.

Like I knew that it was for me. I think I've always had this a bit subconsciously put upon me, thankfully because of my childhood, but there was a piece of me, you know, going through my 20s, going through that period where I think everyone should experience being poor. I think that it's a good experience because you and again, right, there's there's some controversy to this. Obviously, I think that you should struggle a bit, should have to figure out how to earn and how to go paycheck to paycheck and be tested and have your back up against the wall. Those moments in my life and I've had many in that decade from my the time I left the house at 18 until I was 32 or so, I was really had lots of those moments. And I think that it's made me appreciate money in such a big way.

So because stories are what make up our identity, once you're able to see yourself inside someone else's story, that possibility is also unlocked for you. But until you see yourself as rich, as able to hold and play and understand money, until you believe that you're a dime, there will be a ceiling on your wealth. So let's dive into the first story. I'm going to take you back to 2016 when I was 20 weeks pregnant with my son.

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I remember that it was that week because I was walking out the door to go to the best doctor's visit when you're pregnant, which is the 20-week anatomy scan, where you get to see all the fingers and the toes and all of it. And I was in a dream state. I was just floating down the stairs, walking out of my one-bedroom cramped apartment to an unusually empty parking lot. Like normally we had to fight to get a parking spot in this apartment complex. And I was like, "There's no cars here. What is happening?"

My car and the rest of all of the cars were gone. Long story short, I come to find out that there was a mix up. They were going to be repainting the lines in our apartment complex. However, they failed to give us the notice, our particular building, the notice to move our cars. So they towed all of them. It was such an oversight, but the solution of this apartment complex was to say, "Okay, it's no problem. Just go get your car and we'll credit the towing fee for your next month's rent, which is going to be in another 30 days." And I was like, I don't have the money to get my car out of the lot.

So my car wasn't there. I was supposed to be going to this appointment that I was so excited about, and all of a sudden, I would overdraft my account in order to get my car out of the lot. I didn't have the money. I was so at like one of my lowest lows. We had to end up scrambling to borrow a car, and we're in, I believe, my mother-in-law's car, and we're driving there and I'm crying and my ex-husband, my husband at the time was so like upset. Like we were both just like so scared. We were like, how are we going to afford this? Like how are we going to afford our child?

And I just remember having this out of body experience where I floated up above myself and I could see, I could see how wrought with stress and emotion we were. And I was just like, this is going to make the most incredible start to my TED talk. I remember knowing even in that moment, this low is going to be a story that is going to make my story so powerful and so inspirational. But of course, an inspiring story has to have a low and a high. It has to have this arc, this character development. And so I have to go somewhere. I have to create something. I have to become someone. I have to add value to the world. I have to have realizations.

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And I have. I have journeyed to, fast forward, to last month. Last month, that same little boy who was in my belly as I sobbed just made his very first travel soccer team. And I'm not going to lie, my proud heart seized up again. In the past nine years, I've built wealth to support freedom. And this new commitment suddenly felt like a trap. No more traveling on three-day weekends, which is what we would always do. My family, all of my family, my parents, my brother, we all live in Florida, and so we travel a lot down there on three-day weekends. My husband and I will go on a trip, I'll plan a work trip. We'll have to be imaginative and we're going to have to break a lot of society's rules to keep our freedom standards and also have him be a part of this travel soccer team, a sport that he loves.

So I concluded, I was like, we need to do a family trip in August before school, even though we had already booked and we've been planning this trip to Argentina. We're going to be going to Argentina next February with more extended family. We've been deep in the planning of that and we had just booked the Airbnb and my sister-in-law are so excited for that trip. And I was like, "No, we need another one." I think it's time that we visit Japan. And my husband's like, "Oh my gosh, we definitely should go to Japan." And he's thinking this whole time that I mean next August. And I'm like, "No, no, no. Like next month." We should go in a month and a half to Japan with our two kids.

Now, my son is eight and a half. My daughter just turned three years old. And I'm like, "Ugh, like let's go to Japan." Now, to that version of myself that was in the car, unable to even get her own car from a lot, I had less than three hundred dollars in my bank account, this idea of even just going to two places, like going on a spontaneous trip with a family of four to Asia would be the dream. Like I'd be like, "Oh my god, I've made it."

But as we were planning this trip, I was like, "Oh my gosh, this is a 14-and-a-half-hour flight from New York to Japan." I was like, "This is going to be crazy with kids. Like, ugh, it's kind of going to be long. Like, wouldn't it be crazy to do this business class flights?" Now, I've never flown first class or business class anywhere. I still haven't. And I was like, "Yeah, like let's just look at it."

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Mark, my husband was like, "Yeah, it's going to be crazy. Like it's just going to be crazy." I know he's flown business class quite a bit because he used to do it for business. And he was like, "Oh, no, it's going to be crazy." And I'm like, "Well, let's just look it up." And he's like, "Ugh, it's like seventy-four hundred dollars a ticket, including the kids, right? Each." And I'm like, "That would be crazy." He's like, "I know, that would be crazy." I'm like, "That would be crazy." He's like, "Why do I feel like every time I say the same thing and you're saying the same thing, we're not saying the same thing?" And I'm like, "Because what if we just did something crazy?"

Now, I told this story pretty recently to a group of coaches, a group of women, a thousand women who are figuring out how to become more obsessed with their business and with their life. And one woman wrote in the chat, like, "This sounds a little bit dangerous. Like you just spend on frivolous things without thinking of your finances, of what matters to you." And I was like, well, first of all, she didn't have very little context other than I did say like we were going to pull some of the money from long-term savings. And she was like thinking, "That's really irresponsible." However, we have been growing our long-term savings using all of the math practices and our money habits for years. So our long-term savings has gotten to a place where it is quite cushioned. It is specifically, and this is just saving specifically for emergencies.

And I was like, "You know what? I feel comfortable taking a certain amount out of it." But what I did was, you know what would make it really fun? I gamified it and I said, it would be really fun if I just made the thirty thousand dollars that it would cost to buy these flights in the next 48 hours. Like what if I could just make the 30k? And then I was like, but actually, like I'll make the 30k quickly, and then I'll take half from the business and then we'll pull half from long-term savings. And he was like, "Okay." And I think part of him thought like, "Well, I don't know, she's not going to be able to do that." It was just kind of like a fun, it was a very light, playful game. All of a sudden, it was like, "Game on."

The next day, I was invited to go on a boat, like a yacht. And it was a spontaneous thing. I go on this boat and there are other women in business

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on this boat, and I don't know all of them and I'm just talking about how, "Hey, what are you guys manifesting right now?" And I don't use that word often. I really am kind of like a, I work, I sell, I market, I create my revenue. But I was just like, I'm manifesting 30k in the next 48 hours. And one of the women just turns to me and she said, "Oh, yeah, I've been meaning to tell you. I've been following along and I uh I'm going to join your mastermind. And you can send me the invoice, I'll pay in full tonight." And that was seventeen grand, right, for pay in full option for my mastermind.

And I was like, "It's on. It's happening." And I told my husband when I came home that night, I was like, "It is so happening." And I was like, "We're doing it either way." And we committed and we booked it. And this was outside of our comfort zone, right? Definitely, we don't pull from savings as a habit because that's not a good habit, but we also like to break our own rules. We like to remind ourselves that we are constantly putting ourselves in a situation to continue to grow, to continue to build, and we're learning how to earn at a higher level so that we can do every game up at a high level. We want to earn more, spend more, save more, invest more, have more, and give more at the same time, every year. We want to increase our capacities to play each game.

So it doesn't mean just because we're taking from that, we still are planning to save more than what we took out this year to put it back. And the goal is to even put it all back before we even arrive at the time that we're going to Japan.

So fast forward, we are now two weeks out from leaving for Japan. And we booked four business class flights for two children. We are going to be going. It has deepened mine and Mark's relationship. Mark is my husband for those of you if I haven't mentioned him yet on this show. And you know, he's a finance guy. He is more conservative when it comes to money, maybe than I am, but in some ways, in other ways he's not. But this was something that was outside of both of our comfort zones, but it was sensual. I'm telling you, it was playful. It was about trust. It was about gamifying it. It was about seeing new possibilities. It was about an identity stretch for us.

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We are continuing to learn about ourselves that we can do big things, that we can make bold moves. That every time we say yes to a desire, to our desire, and I don't just mean saying yes to your desire like, "Oh, I want those shoes. I see it, I like it, I want it, I got it," right? Like not like that, but sometimes yes, but in a way where like our true aligned desires, like who do we want to be? What kind of a family do we want to be? What are the priorities of the way that we want to spend our money? What is our long-term savings for? What is our short-term money plan? What would be our plan B, plan C? We love to have these conversations to deepen, to talk about it, to find new ways to expand, to say like, "Okay, if we said yes to this, what would that mean? Who would I have to become in order for this to be our new reality? And how quickly would I have to become her? The next 48 hours?" To tell you the details on that, I did not make 30k in 48 hours, but I made it the following week and I made \$37,000 dollars in one week, which is the most I've made in cash in a week.

And I just want to offer this that yes, now I am nine years into this game, but I have watched people have this quantum leap happen to them faster and faster because it is about saying yes when you are triggered, when you have a deep, deep desire, you know it is for you, you know this is for your highest good, it's for your future self, but you are scared. Fear is your green light.

So when I am in Japan, this is going to be more than just a trip. When we are on that plane, and my son especially, he has been just looking up videos of these business class planes, looking up the menu. Like the anticipation for this trip is already every memory my family has ever needed. We talked about the money, we talked about the fact that this is such a privilege, that this is such an amazing experience for them. And when I'm going there, it's not just about doing something fancy and doing something luxurious, even though that will be amazing. It was about becoming someone new, becoming someone who can play with money at the highest level. Okay? Give yourself challenges, give yourself goals, give yourself games.

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So what changed? Poor mom to rich mom. I've become someone who expects wealth, not just far into the future like I did when I was sitting in that car realizing that this is going to be such a great opening to my TED talk, but now, right? When I say that I want something and I want a new uplevel in revenue, I put a timeline on it and I make it soon. I make it so uncomfortable and so soon that it forces me to become someone new to develop a new identity in money in order to achieve it.

I believe that it's possible to make tens of thousands of dollars in a day, and now I've done it. I'm actively rewiring my nervous system to make hundreds of thousands of dollars in an hour. I hear people saying they expect wealth, but when? Not just eventually, play with the timelines. What value can you add today? What offers can you offer today? How can you sweeten it? How can you make it so that they are compelled to buy right now? Where can you flow money from within the other games? So it's not just only about earning.

I was able to feel so free in playing and end up making thirty-seven and a half thousand dollars in a week because I had spent the last decade increasing my savings, investing, my spending, my earning, having, and giving, which means that even though I didn't make the 30k in the 48 hours like I originally set out to do, I did make that 17k that I would not have in that 48 hours.

That would not have happened had I not decided I was going to. And I didn't use that it was only half of my goal as a door slammed in my face to the desire. I felt more powerful in the creative ability to flow some money from our healthy long-term savings that we've been building up, knowing full well that I'm just going to build it right back up. I felt empowered by my clarity in my spending to know exactly how we can spend less in the short term to accommodate any gaps.

Plan A was earning it all new. Plan B was earning half and building back up long-term savings. Plan C was spending less for however long it took. But the fact was, once I decided we were going to Japan business class, once I knew this crazy move was only going to make me more of a master of my

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money games, I knew that the fear and the discomfort had to be flipped into excitement, fuel, and lessons for you all. An expansion is always the right choice.

Wherever you're at in your money story, I want you to sink into the moment and then float out of it. Acknowledge that this is one moment in time in a span of infinite realities that you have the choice to open yourself up to fun futures you can't even wrap your brain around yet. Cheers to feeling infinite. Your new identities are awaiting for you. We'll talk to 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!