

Ep #38: Season Finale: The People Who Change Your Money



Earn. Spend. Save. Invest. Have. Give.

FUN MONEY

with Jessica McKinley Uyeno

Full Episode Transcript

With Your Host

Jess McKinley Uyeno

[Fun Money with Jessica McKinley Uyeno](#)

Ep #38: Season Finale: The People Who Change Your Money

If there's one thing that I've learned this season, it's that money moves through people. Opportunities, ideas, growth—they don't happen in isolation. And the algorithm is certainly not going to be what is responsible for your most interesting life and for your most lucrative business. It's just not. These wealth leaps happen in conversation, in proximity, in relationships that you choose on purpose.

You are listening to Fun Money Podcast, but this particular episode feels very fitting for where I'm at today. If this is your first episode tuning in, know that this is actually going to be the last episode of this season. Don't worry, we'll be back, but if you can hear, you can tell I'm a little bit more calm energy. I'm in a life transition right now. We are moving. I did not overly prepare for this episode, which honestly feels like the most honest way to end the season because what I want to talk about today isn't strategy. It's people. And people are the reason that everything in my life works, including money.

We hear all the time that cliché expression, "your network is your net worth" all the time. But I think that most people overemphasize the meaning to be proximity to rich people. And that's definitely part of it, right? Being wealthy, being rich means that you understand something about money, something really important, right? How to earn it, how to save it, how to hold on to it. And these are skills that no one should scoff at, right? We want to be really careful of our thoughts about wealthy people.

But this particular episode is going to talk about the other pieces of how your network ends up creating your net worth. And that's proximity to people who expand what you believe is normal when it comes to money. The more that I grow, the more that I find myself surrounded by people who make big moves feel, let's say, casual.

I have paid to be in rooms with world-class women, sometimes masterminds, sometimes it is events, sometimes it is to simply travel to places and pay a high premium knowing that the other people that are

Ep #38: Season Finale: The People Who Change Your Money

going to be in the room next to me, even the restaurants that I choose to go to.

A lot of the time I really like to go to fine dining restaurants. Mark and I like to sit at the bar, although season of life with kids, we don't often do that anymore. But when we do, we end up striking up conversations with other people who understand certain things about money or some of the things that they may have created in their lifetime has created an amount of wealth that allows them to be there.

So we can't separate entirely this proximity to people who make big moves with people and their net worth or what they earn. But you can be someone and you can know someone who is making big moves at the beginning stages of their wealth journey.

And I, for whatever reason, have always had a knack for seeing these people through the crowd. I have made close friendships with women who, at the time when I was broke as a joke and figuring out money myself and just so curious, asking questions, I found other women who were making big moves and expanding, but they weren't wealthy yet either. And do not sleep on this, right?

What to me is one of the biggest indicators, if you're in rooms and you're saying, "Okay, maybe it is a stretch or I can't always pay to be in those rooms." That's okay. I don't believe actually that it takes money to make money necessarily, even though, of course, that more money in the stock market is going to compound more quickly. You are going to create more wealth. In terms of your growth, when you're trying to just grow, started from the bottom now we're here, it's okay. You can look around and create real relationships with women who are making big moves at the beginning of their arc.

And so what I recommend looking at other than the status doesn't have to be what they do or where they're hanging out, it has to do with their

Ep #38: Season Finale: The People Who Change Your Money

mindset, the way that they talk about their future, the way that they talk about where they're going. If they're genuinely curious people, if they're asking you questions that are high quality.

I am always looking for and was in my network before I had created any wealth, I was looking for other people who were audacious and ambitious. They wanted to do big things. They wanted to live a big life, and they talked about their life with great possibility. They had tremendous belief in their future. And these people in your corner are going to impact the number of zeros that you end up with here in this life. It is undeniable. It's just a truth that I seem to solidify more and more each year.

And so when I think about my current growth and when I think about my current net worth, I, of course, think about the moves that I made, the decisions I made, the ways that I've played the six money games. But more than anything, I really, really think about the fact that over time, the acquaintances and the business friends that I made or the places that I chose to expand myself to, to stretch myself to, bet on myself and put myself in certain rooms and ask questions and just be valuable to those people, those became real friendships and real relationships. And now because of that, my business actually feels less fragile.

So I used to have this thought all the time in the beginning of my business of, I would have an income jump or I would raise my price. I remember when I first doubled my price, my one-on-one price from \$2500 to \$5000 for six months of working with me. I remembered thinking, "Okay, I have two or three people paying \$5000, but now if they all quit on one day, my business feels more fragile than it did when I had 10 people paying \$2500."

And that was such a thought error. I remember being coached through it, but ultimately what I have realized as I have grown my business in a number of different ways, I have realized that my business's fragility, circumstantially, really is just not something I'm worried about.

Ep #38: Season Finale: The People Who Change Your Money

AI could completely come for my job and I wouldn't be worried because the relationships that I've built, the network that I have now would give me access to being able to jump on a stage if I wanted to and say, "Hey, who in my network has events coming up? I'm looking to speak." Or I could instantly build up new clientele by going and speaking on one of my network's podcasts or I could go to an in-person event.

I was just invited to an in-person event in the city for Emma Grede's event in Manhattan on Tuesday. I'm constantly being invited to these types of events. Sometimes it's the priority, sometimes it's not the priority, but if and when I did need to pivot, like I said, right, if coaching was no longer a thing or if let's just say things happen and I'm always increasing my skillsets and diversity.

Early on in this podcast, you'll find an episode called "Being Rich Permanently." And deciding to be rich forever, deciding to be rich permanently, something like that. And this episode really was a little bit about this. It's like, how do you reduce the fragility of your income and of your money?

And in a lot of ways, yes, of course, it's about learning how to play all six of the money games. But these games are people-dependent. They're not just systems-dependent. And when you have incredible real friendships and relationships that are there and you have been valuable to these people for months and in some cases years and years, then you have access to opportunities all of the time.

Like I was just even thinking, "Okay, let's say I wanted to take a year, just completely revamp my business model. Let's say I didn't want to do the mastermind or I didn't want—I'm not saying I want to do this, like I do. I love to just play in this zone of, 'If I could do anything, if I wanted to work and not have a single call on my calendar all year and I wanted to focus more on travel and in-person impact, what kind of collaborations would I do?'" And immediately three or four women came to mind who I've met globally that

Ep #38: Season Finale: The People Who Change Your Money

are having tremendous impact in their circles and I have a different value that I can bring to their spaces.

And I was thinking, this would be so cool if I could just pick one of these women per quarter and find a way to just work within their spaces and not at all market. Like literally, I could just not do any marketing, not write a single email, not do a single post, and I could come into other people's spaces and I could deliver this value and I could sell. And I was like, "Whoa, that's crazy. My network is to the point where I could create an entire half a million to a million dollars." Like, I could see it already without even having to work that hard without even using any of my audience.

That is power. That is a net worth that is going to really make you feel safe and ultimately safety is the playground where fun comes from because until you have safety in your money situation, which of course safety is a feeling, which does ultimately come from a thought, but we want to be in a position where we have our shelter and we have our food and we have our basic needs, and we're not worried about those things coming in, so we get to have fun and play, right? That's what this show is really all about.

And we want to get your business to a place where it doesn't rely on the algorithm, which feels very fragile and very out of your control, that it relies on people who would text you back.

So if everything disappeared tomorrow, the industry, the platforms, even AI replacing half of what you do, would you panic? And I would hope that the answer is no because you've spent years building relationships with people who would open doors for you instantly. And if you haven't, this should be a high priority because my security doesn't come from my skillset. It really comes from my relationships.

So it's time to hold up a mirror to your current inner circle. Your circle is doing one of three things at all times. It's either A, expanding what's

Ep #38: Season Finale: The People Who Change Your Money

possible; B, validating where you're at, right, keeping you about neutral; or C, quietly limiting you. Which one are you choosing to be in?

I'm actually very protective of my mind when I'm not working. So when I leave my office and when I leave my house and I'm just going out into the world, I go and I get my hair done and there may be other people in there and they're just chatting. You know how this goes, right? Like they're just talking about the news and politics and current events and their kids or they're bitching about their spouse, whatever they're talking about.

And I have had to get more and more intentional with protecting my mind when I am there, even with people who are friends of mine who may be positive on a lot of topics or really interesting in a lot of other ways and of course I want to keep their friendship, but maybe they assume the worst or even pride themselves on being realistic when it comes to their finances and when it comes to their life and the decisions they're making because that's how much money that their life affords them the opportunity to do or not do things, right? They're very black-and-white thinking. They're not creatively coming up with solutions to be able to live whatever most interesting life they want to live because the desire is what's leading them.

But most people's version of realistic is just rehearsed limitation. And so it's really important to me and I hope that this is just a good reminder for you to check in when you are kind of off. When I am working, when I'm coaching, when I'm in a networking space, my brain is at its highest level. I'm like, "Okay, cool, I'm here to deliver value, I'm here to consume, I'm here to be curious, I'm here to be creative." But sometimes if I'm just picking up my kids at the drop-off or I'm at the grocery store or whatever other errand, your brain can get a little bit on autopilot and that's when you're most susceptible.

Or when you are with your friends that you've known for the longest time, you kind of go back to the version—like there's a piece of your brain that goes back to the version of who you were when you met them and you've

Ep #38: Season Finale: The People Who Change Your Money

evolved a million times since then. And all of this is good things, but we want to just kind of kick our brain into a little bit more consciousness so that we can put up some walls to protect our brain from the slow energy leaks that it takes to kind of validate what our friends or our company are thinking. It's like, "Oh, well I want to be kind and polite and so I'll just agree" or "I'll find a way to see and understand what they're saying." Careful of this because it really will begin to limit you and it will become a rehearsal in your mind and you will begin to think it's not that big of a deal.

I remember getting into a disagreement with my ex when we were first dating because he had a friend that was cheating on his wife and I was like, "Nah, I don't even like that you're friends with this person because this is kind of going to be normalized for you." And he's like, "Of course not. He knows I don't agree with that." And I'm like, "That's fine, but you like him in other ways, you respect him in other ways, and when you start to spend a lot of time with someone, you subconsciously have to, right, there's just too much friction. You have to say, 'Oh, well in general they're a good person.' So you kind of lower your standards in that area." And the same goes for your standards for your future and for your money.

Okay, so I want to be surrounded by people who are unreasonable about what's possible for them. They're just not just talking about things as if they're reporting the news, millionaires and billionaires, not just in net worth, but in how they think about creating and circulating money and to the world, how they think about circulating their ideas and moving people.

Ultimately, right, we are just an earth of people. Money is made up, it's a construct, it's just this current that's moving around us. How are people helping people? And millionaires and billionaires know how to use money to put an influx of value into the world and receive it back and then they can make real change.

So I have a standard of surrounding myself with a network and people who make bold decisions feel normal. And my clients have this experience as

Ep #38: Season Finale: The People Who Change Your Money

well. Every woman in the Most Interesting Woman in the World's Mastermind is talking about constantly about how they're like, "Oh man, there is no way I would have had the year that I had if I wasn't listening to this person talk about that move she made as if it was normal. If I wasn't listening to this person make this decision and then by the time we came back the following week, it was already implemented."

And boldness is all relative. It's subjective and so when you begin to stretch what you think is bold into normal and you normalize that level of boldness, then it's time to, right, expand your network or create a network and a close inner circle of people and of friends who are living in breakthrough, who are growing so quickly that you can't outgrow them, essentially. I love this. Okay?

So this isn't about cutting everyone off and rebuilding your life overnight, but this is about being honest about who you go to when you're dreaming and who you go to when you're doubting and whether those people are expanding you or shrinking you.

If there's one thing that I've learned this season, it's that money moves through people. Opportunities, ideas, growth—they don't happen in isolation. And the algorithm is certainly not going to be what is responsible for your most interesting life and for your most lucrative business. It's just not. These wealth leaps happen in conversation, in proximity, in relationships that you choose on purpose.

So I'm going to be taking a little break before season two and honestly, I'm really excited to just take a little bit of time. I don't even remember what it is like to go a week or maybe a couple of weeks I've gone from batching episodes, but without recording a podcast because even when I had my podcast before from 2020, I have not missed a week of podcasting, even when I went from one show to the next show, I was recording behind the scenes. And so it's an incredible chapter and I really realized that for me, fun money has to mean in this season that everything that I'm doing to earn

Ep #38: Season Finale: The People Who Change Your Money

money, I want it to feel fun. And there's so many things that I've been holding off because of the bandwidth that I want to have and I'm just opening myself up to a lot more in-person stuff.

We have CEO Summer Camp that's coming up June 1st through the 4th. We have the Most Interesting Women in the World Mastermind and I'm going to be doing a lot of bonus stuff with them, some more in-person stuff. I'm going to be emceeing Hell Yes Live in Kentucky in July and I will be at Living Brave Live in Denver in September.

There's just so much good stuff going on behind the scenes and listen, we still are just having breakthrough days, breakthrough weeks. I got to shout out my clients. My client Kristen just had an insane day of multiple hundreds of thousands dollar day in one day. My client Barb just had a \$127,000— I think that's even low. I don't have these numbers in front of me. Day. We're talking day.

It's crazy. My client Raquel, it's her birthday today and she was doing something for her business for me. I'm actually a client of hers. She's a loan officer and we're buying our new house. You know, so much fun money stuff going on over here. And I said I hope you're having the most amazing morning. And she said, "Yes, I had breakfast with my dad and my stepmom and then I'm having dinner with my husband and my kid and just I have the best life ever." And when I talk to my clients, we don't have anything but that as our standard. My life, I am living my most interesting life that I could possibly live on this planet and all of my clients can say the same.

So at the end of the day, if you've taken anything away from these 38 episodes, I hope that money is just a tool. It is a vehicle that allows you to connect to what actually matters on this earth and that is other people, that is your family, that is your feelings, that is nature. There are so many, so many things that matter more than money, but money has to be a piece of it because it gives you more access, it gives you more opportunity and

Ep #38: Season Finale: The People Who Change Your Money

honestly, it just gives you so much more creativity to play so much more sovereignty, so much more power to understand like, "Oh, it's not that hard. It's not that hard. I can figure it out." And also we don't shame ourselves while we're in the process. Two things can be true at the same thing.

So I'm going to be back shortly. We'll stay tuned for more behind the scenes money talk. I actually already have five podcast interviews lined up with really incredible women over the next couple of months and so season two will be around the corner. But if you have been here this season, thank you truly. And if this episode made you think about who you're surrounding yourself with, that might be the most valuable thing that you take into the next chapter. At the end of the day, the people in your life are either making your world bigger or smaller and that's a choice.

I love you guys so much. This has been the most incredible, incredible season and I promise we're just getting started. We'll see you next season.

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!