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**With Your Host** 

Jess McKinley Uyeno

You know what really grinds my gears? The fact that people making the most money are shamed for not giving everyone else fish, instead of being empowered to pull back the curtain and show everyone exactly how they fished, so that we can do it too. My most pivotal moments in the way that I've thought about money, the way that I've interacted with money, the way that I've earned money, have come from listening to or having conversations with women doing something that I didn't even know was possible, that hadn't occurred to me before. I love to give money, but my favorite things to give is the tools to make it not only possible, not only repeatable, but permanent for you.

It's Transparency Thursday, people, and in today's episode, I'm going to give you the math, the strategy, and the life-ing and the energetics behind my highest month in business, which was September 2025. We went all in for our first six-figure month and landed among the stars at \$82K. The exact monthly amount that actually annualizes to a million-dollar cash year. And whether your business is anything like mine or not, the insights from this conversation are going to crack open some possibility within you. Let it be so.

You're listening to *Fun Money*, and this is your host, Jess McKinley Uyeno, life and business mentor to the most interesting women in the world. And this is episode number 12.

Hi, hi. Welcome back. Are you ready for the goods? Because damn, what a month. And while, if you followed along on my social media, it even looked like a lot publicly, with the travel and the events and the speaking and the awards, I always find that the behind the scenes of the money is way more fun than the numbers alone. People are obsessed with going viral, with visibility, like lots of followers, the big list, the new. But in my experience, a business actually explodes when it cracks the code on retention, when you are creating results and experiences so undeniable that you keep people coming back. When you build something that's so unique and so specific in the marketplace that has a style, that has a vibe that's just not something

that's duplicatable, you actually don't have competition. And when the value is impossible not to talk about, your clients start selling for you. And that is really what happened this month.

This week, in fact, one of my students inside The Mission asked a question about her sales process, and after I coached her, I just pulled back the curtain and gave her a breakdown of my last forty-eight hours in the context of the question that she had asked. And multiple of the students jumped in saying, "Oh my God, thank you for giving that behind the scenes of your business too. It gives so much context to the lesson." And we forget that the way that we do things is what people who haven't done it yet are trying to learn from a course or a book. Just the way you think about something can be curriculum. So every so often, I'm going to drop an episode in here with a behind the scenes of my biggest milestones in business, and you guys can let me know if it's valuable.

September 2025. Let's do this thing. I can't wait to listen back to this episode and just think, "Oh my gosh, how cute, eighty-two thousand dollars a month." That's so cute. I thought that was so much, and it is so much. And yet, to my future self, I know that it's small because that just keeps being the case. And all month, I kept having moments where I'd be like, "Oh my gosh, remember when I made five thousand dollars in a month and I literally was like, I'm the, I'm the coolest. I'm the best." I made this all from my brain. I just thought it, and then it appeared in my bank account. And I was mind blown.

And when you learn this process that I teach where your thoughts create your feelings and they drive your actions in your business and they produce your results, you realize there's just this moment where you're like, "I could just put anything in the result line." Like, what do I want to create? I could just put anything in the result line, and then I just have to reverse engineer it. I have to ask myself, "Oh, what have I not thought yet? What am I currently thinking that's blocking me from feeling what I need to feel to take the actions to be the person to act as if so that I can become?"

And you still know that, as I mentioned, this is the first month we really went for six figures, but money is most fun when it's the least interesting thing about you. So before we dive into the actual numbers, because I'm going to give you the math of what was sold and what our goals were and what actually happened, I want to give you the context of what was going down in my personal life, what my day-to-day looks like, because the creation of my biggest month yet was not done by sitting behind my computer writing emails. Like, really, very little time was spent doing the things that I thought when I was at that five thousand dollars a month place, when I was thinking about, "Oh my gosh, what would it be like to make six figures in a month?" I thought that it was just going to look like more of the hardest parts of what I did. Like sitting down and writing out some email launch sequence. And that is not what my experience was. So here's what it looked like.

The last ten days of August, leading up to September, I spent with my family in Tokyo and Osaka on vacation. Took my kids. We had this most magical trip, even though it was one hundred degrees. Was not expecting that. It was very hot. And so we kicked off September 1st, Memorial Day, a bit jet lagged. We had come back, our flight was delayed ten hours, so we got back at around 11 p.m., and we were just all over the place.

So that first day of September, I spent doing some laundry, prepping my kids for their first day of school. September 2nd, after twenty-four hours stateside, I put my son on the bus, then hopped on a flight to Denver for two days of masterminding followed by a two-day, thousand-person business conference, Living Brave Live. If you follow me on social media, you may have seen it looked like the Burning Man for female entrepreneurs, where I received an award and I gave a speech and I twerked on stage. It was crazy. It was wild, all while my mastermind had two incredible guest coaches, so my business was running without me.

I took two weeks off from one-on-one coaching to be fully present on my vacation with my family and to work on my business instead of just in my business. I also ran seventy-five miles in September. Then I ran my second

half marathon on September 27th as my kids and my husband cheered me across the finish line. It was really cool because my son was not able to see me do my first race, and so that was a really proud moment for me. I also solo parented a few days so that my husband could also enjoy some fun trips of his own. I recorded this podcast weekly, including some killer interviews. I flew to Pittsburgh with my parents and my brother for ten hours just to see the Steelers play in their home opener. I'm reading four books right now in case you're wondering what they are. It's All the Way to the River by Elizabeth Gilbert, already so amazing. Start Before You're Ready by my dear friend Jon Prince. Pussy: A Reclamation by Mama Gena, otherwise known as Regena Thomashauer. And for book club, a little spooky season one, Boys in the Valley by Philip Fracassi.

And yeah, I make sure that I am always getting in, and this just will never change, has never changed, the things that make me feel like me, the things that make my life so interesting, that make the ideas that I have in my business are a culmination of the person that I am, and I don't think that it's possible to generate anything really interesting as an idea in your business, as a way of approaching something if you are not living an interesting life. They say that's true of artists in, you know, authors, like, "Write what you know." And if you don't know that much, go out and have an experience, live a life. And the same thing with musicians. And I see my business as an art form. And so that is definitely always going to be a foundation of my biggest milestones. Like my life is going to be really big, and that's what was going down.

I'm also co-planning a dream trip to Argentina with my sister-in-law for eighteen of our family. And those are the highlights, right? So I'll also mention that I have done very minimal cooking, barely cooked this month. When I did though, I cooked some good shit. We like really have mastered this new form of salmon, like sesame chunks of salmon in the air fryer. So good. Lots of laundry. I did lots of laundry since we traveled a lot, but I just never made the time to put any of it away. So we've basically been living out of laundry baskets at the moment.

Oh, I also forgot it was picture day, and I mixed up the pickup time for my son's new travel soccer team practice. So I was twenty minutes late to pick him up there. Sorry, coach. I didn't bring in a plant for my daughter's school. I forgot that I bought mums, and I watered them maybe one time in three weeks and then thought about making them a part of my spooky decor. Like, look how dead these plants are. I paid my Q2 and my Q3 taxes late. I got my team everything they needed the very last minute to print workbooks and paid extra to rush ship them and still they were not arriving on time. And I peed my pants twice this month running because, well, childbirth.

And I just think it's so important to give you the context before I give you these numbers because for some of my listeners, these numbers are going to feel astronomical, and we have this tendency to want to project what we believe is possible based on our own capacity for what someone's life can look like based on what they are creating in terms of results. Because we just think that one plus one equals two, but that's not the case.

Like everybody has a different level of capacity, and when you learn to play with limitless potential, when you learn to play on the quantum field, when you learn to not operate in like, "Oh, that's not going to be possible because I only have X number of hours, and this is what I'm able to produce," and when you just say, "No, we produce what we believe is possible to produce." We're always collapsing the field when you just operate in that way. Crazy things can happen. And I wanted to just stretch because for me, when I was earning five thousand dollars, a big reason of that, I mean, some of it was lack of experience, some of it was, you know, lack of skill sets in terms of selling and marketing and even lack of skill sets in terms of coaching.

And then now that I've become more of an authority in my field, right, all of these things have become more like second nature to me. But the biggest thing that was keeping me from the revenue really was my capacity. Like I just remember someone telling me, "Oh, a good funnel for you would be to

have a conversion event." So have a low-ticket webinar and then you could do this. And when I was thinking about what it would take to prepare a webinar and to market for it and to bring all these people here and then to prepare the sales portion of it and then to convert them and to get the landing pages, it was so overwhelming to me. My capacity for holding all of that and, "Oh, what about the communication back and forth with all these people?" My capacity was so much lower than what it is now, that now I can throw these ideas together and have them out there creating revenue for me within twenty-four hours because my capacity is so much higher.

When there is a tech glitch and there are seventeen emails that come in at once saying, "Hey, I didn't get this. Can you get the replay to me? Can you blah," instead of my team freaking out, I'm kind of like, "Hey, it's past Friday at this time. Don't worry about it. Tomorrow you're going to show up." Or like I usually don't even know about these things, but if I do happen to see them now, I'm just unbothered by it. I know what matters. I know what matters in terms of delivery. We're raising the standards, we're increasing our ability to automate things, but there's always going to be a gap.

And that is such an important lesson if you're trying to create a month like this because had I created this amount of revenue beforehand, I do believe that it wouldn't have compounded to the next month. Like I see this as being a new floor for us instead of a ceiling, and this is just going to be the new standard of revenue because I've done the capacity work, I've done the energy work, I've done the leadership work, I've done the work around my personal life, my worth, my routines, the way that I prioritize, the person that I've become can hold a six-figure month. And I used to hear people say that, and I was like, "What do you mean, like you can hold it? Like I can hold it. Just give it to me, you're money."

And really it is a deeper process to get to the place where you can be really unbothered because a lot of things do come up when you're managing this many clients or this many new projects, or you have a high-ticket offer where the expectation on delivery is just higher.

Okay, so let's talk about the goals. So the way that I've always done things, and this is the way my team and I have done it since 2021, is that we do fun money projections. So we set a goal and then we look out and we say, "All right, in order to hit this goal, what do I have to create in a month?" And then we just go through all the offers, and we create a map to what it could look like. So this is what my CFO Natalie and I came up with as a projection. And we like the projection to be higher than what it would need to be.

So let's say the goal was one hundred thousand dollars, the projection added up to one hundred and twenty-six thousand one hundred and eighty-four dollars. And so that was made up of, and I'm just going to give you the math because I think some people's brains work like this. Three pay-in-full sixteen thousand dollar payments for the mastermind. These were people that were going to have already paid a thousand-dollar deposit. These were people I knew had deposited and they were going to come in. So they were basically like receivables. So that made up for forty-eight thousand dollars of it, which is a good chunk. Five new people into The Mission, which was going to be two thousand seven hundred seventy-five dollars. One person paying in full into The Mission, which is going to be six thousand dollars.

Four new mastermind members that were on a payment plan of three thousand dollars a month, which was going to equal twelve thousand dollars. One new pay-in-full mastermind person, seventeen thousand dollars. Thirteen masterclass, mystery masterclass offers netting one hundred and forty-three dollars. Three forty-four-dollar, like once the masterclass was revealed to be No More Zero-Dollar Days, at one hundred and thirty-two dollars. And then three and three, whatever, at seventy-seven dollars, one hundred and eleven dollars as the price went up. Those were a couple hundred dollars each.

So notice, I still have like fairly small numbers because the way that my business is right now, I still have a pretty small audience. So the way that I was planning to create one hundred thousand dollars wasn't through selling

a hundred people into an offer. It was still selling, you know, max into one offer, like twenty people into one offer, three people into this offer, five people into that offer, et cetera. And then a retreat à la carte around four thousand dollars, one-on-one payment, two of those, two new one-on-one clients at four thousand dollars a month each on a payment plan, and we had receivables that were expected already to come in from recurring money that was at about twenty-seven thousand dollars. So all of that added up to one hundred and twenty-six thousand dollars.

So I can see the math, and this is super important. I'm doing this and again, I'm sorry you can fast forward through this, if the numbers don't light you up. But for me, I like to know, like does the math of my business? Could I create a six-figure month with the current offer suite that I have? And that's a question that I've been asking myself for months and months and months. And I've kind of known for really just about six months or so that it was possible, that we had gotten to that space where I could see it happening, but it just hadn't happened, hadn't happened.

And then what actually came in? So three mastermind pay-in-full did come in. That ended up being forty-nine thousand dollars. Six people into The Mission at thirty-three hundred dollars on payment plans at five hundred fifty-five dollars. One savage mode payment plan at two hundred and twenty-two dollars. Two one-year mastermind deposits. So I ended up this month coming up with a spontaneous offer that just felt right to me for people that wanted to commit to a year, two rounds of the mastermind before it even started. I had this vision of September next year taking them to Denver to that event that I went to this past year.

My coach Shashana's event, which next year is going to be like ten thousand people, and there's going to be insane speakers. It's just going to be so insane, and I want my people there. I want to roll deep. Like this is a movement of what we're doing, the most interesting woman in the world. We go to these things. We are the most interesting women at the most

interesting women conventions, you know? And so I was like, threw this out and yeah, a thousand dollars came from that.

Probably one, two, three, four, five, six mastermind payment plans that were running from last month and this month. I had two one-on-one payment plans and then masterclasses. So we ended up selling a lot more of the masterclasses than I intended, successful ones. So I think I had planned for sixteen and not a lot more, but there was like twenty-three people that bought new into the masterclasses plus all of my clients who get that. So there were like about forty people in that sales challenge. And all of that to say that twenty-two clients equaled about five hundred and fifty dollars of my month, and the rest of it was coming from about eighteen or nineteen people.

So eighteen or nineteen people equaling about eighty-one thousand five hundred, eighty-one thousand seven hundred dollars, and twenty-two people equaling about five hundred and seventy dollars. So just important to know, like I just keep saying, the math had to math, and I remembered saying this of like, do I really want to work in a business where I'm selling low ticket and I'm scaling this way? And I just was like, no. I want to work with the highest quality people. I want to work with people who want to spend large amounts of money to have insane results. And so therefore, I was like, I need to become the woman that these people are searching for and praying for. And I knew which skill sets I had that people had always been magnetic about me. I knew the gaps, and I just went out there, filled the gaps. I continued to grow, grow, grow, and I continued to put myself in spaces where people I knew would be there that wanted to spend this money, right?

And so it's important to think if you want to have these higher months, like there's lots of ways to do it in low ticket, but you need to pull way different levers in terms of your audience size and your visibility, whereas there's a lot of ways to not be running yourself into the ground in a marketing capacity. And maybe again, this is my own drama because that has been,

it's just not my love language. I so prefer sales to marketing because it's feels like more of a conversation, feels more intimate.

So with all these numbers, here is the insights for me. I knew this was going to be a big month before it even began. And one of the most true things about six-figure months being easier to sustain than five-figure months, I'd heard that, and I haven't had my first official six-figure month, but it felt like it basically was, is that big months are usually mostly supported by compounded revenue. So selling eighty thousand dollars new in one month of new business is a whole another milestone that I have not cracked yet. This was mostly compounded revenue. It was revenue that I had set up and like pre-sold with deposits so I knew before the month even started, oh, the people are going to be paying either with a new started payment plan or paying in full this month. I knew that, so I knew that September was going to be a really big month, the same way usually March, these are two big months.

So now knowing that, we can zoom out even further and figure out, okay, what kind of offers, what kind of sales pathways do I have to have in place for October through December, for April through August to have those be just as high? And that's where I have put so much more work into creating The Mission to be such a valuable space and to be like this new space that's just different, that's for someone at a slightly different space so that offer still becomes like an incredible over-deliver over there, which I know that it is because the results in there are insane. And so I believe that's going to be my next goal, which is going to be to create these six-figure months outside of the mastermind, which will still have payment plans for the mastermind, so it's still going to be compounding, compounding, compounding.

It's just the best way in my opinion, no matter all of the people that I've coached, when I see a business that is scaled with a CEO, has lots of money and lots of time, and they're growing in a sustainable way, it's because they have cracked the code on being able to compound revenue,

where their monthly recurring revenue goes up and up and up so that when they're approaching a month in sales, they get to decide how much they want to sell. They don't need to sell starting from zero every month. You heard what I'm saying? Yes.

Okay, so like I said, I think it's important to note that this month felt like it was a long time coming and also I see still all of the ways that it could have been one hundred thousand dollars. So here are things that I wasn't willing to sacrifice for the sake of this invisible milestone that I just made up to say it was important. Number one was quality time with my family. I spent so much quality time with my kids, with my husband, with my parents, with my mother-in-law, with dear friends. I spent time catching up, getting pedicures with girlfriends and just on the phone. I restarted the show Parenthood with my husband, and we've been watching that. It just feels like soul food for us. We love getting into deep conversations about what we're going to do in those phases of parenthood and just like that's everything. I feel like I plug into my business at this point and I love it. I love when I have that hat on, and then when I'm not there, I'm like really with the people that I'm physically with, in person. And I will never sacrifice that. I just, that's not a flex to be like, "Oh, I am always, always, always thinking about my business." I'm not.

And I know there are some people that love that and they, that's who they are, and that's totally fine for them. I'm not. I'm not really a multitasker. I'm someone who is all in about my business. When I'm with my business, when I'm traveling for business, I'm not thinking about my kids. Some people have thoughts and judgments about that. When I am with my kids, I'm not thinking about my business. I'm with them, and I teach my clients how to be that person. So when I'm scaling, when I'm showing you the behind the scenes of this number, it's important to me because I'm showing you my core values. I'm showing you how I'm doing it, what it actually looks like and what it feels like to me. And what this month felt like to me was home. Like it felt like alignment to the nth degree.

And so I've never been more proud of a number because I just knew like if something's going to slip, the things that slipped for me in terms of like, "Oh, I didn't cook as much as I like to. I didn't whatever, put away laundry. My house was like a disaster half the time. My plants were dead, whatever." Those are the things I don't really care about, to be honest. I just don't care. And there were times when I probably like didn't, my hair is so gray. Like I didn't make it to get my hair colored at all in the last like seven weeks. It's pretty long for my hair is so, so, so, so gray. And I just don't care. I do not care. And I think that is what alignment is, making sure that you keep the most important things the most important things. And that's what this month felt like, right?

So quality time with my family, I wasn't willing to sacrifice that in order to bridge the gap to that six-figure month goal. I wasn't willing to rush clients who will eventually be paying. So when I was like, "All right, let's gamify it." Like a couple days left, eighteen thousand dollars away, what are we going to do here? Some of the suggestions, I was just like, they just didn't feel good. Like I knew I could offer certain things. I offered that super aligned opportunity for people to jump into a year of mentorship, and it felt so aligned that obviously it sold so easily. Two people were like instantly, yes. Like I didn't even have a landing page. They were like, "How do I pay you for this?" They were emailing my team like, "How do I pay you?" And my assistant Janelle was like, "What are you talking about?" I came up with the offer while I was driving to my cousin's house before the half marathon, and I didn't even have a way to take money for it, right? That's how easy and aligned payment can be.

But for example, I'm also going to be selling the retreat to Costa Rica à la carte for the remaining spaces that weren't filled by the mastermind, but I wanted to make sure that the mastermind students were prioritized and that if it sold out through just the mastermind, that I wasn't going to have other people. So October 2nd was the deadline for that, and in order to rush it and say, "Okay, I could have four people join the retreat, and that would basically be the gap to six figures, and it would have been like sixteen

thousand dollars or whatever I could have filled a couple of other little things there, and I have the people. I have the wait list of people that want to pay for the retreat. But selling short term over long-term clients is not for me. Like that's not it. And I knew that there were some people that were still considering joining the mastermind. I didn't want to lock them out of being able to come to Costa Rica because I was greedy for the goal. Do you see? That's like being really short-sighted, and I'll never do that.

And then here are some ways I totally slacked. I just didn't sell that well on email. To be honest, I didn't prioritize it. I did more back-end than front-end selling, and the results showed. Like it was just a little bit of laziness towards the end because, and I say laziness, but it felt aligned because I still was like, you know, some of my kids are young. We have Jewish holidays in our school system like has off. So my son was off for three days in the middle of the week this month, and I didn't know that for two of the days. And so I hadn't really planned on it, and I had some selling email writing planned on those days. And I was like, "Ugh, could do it later at night. Just didn't want to. Just didn't." And so instead, I did a lot of it back end, and the results showed the people that were signing on were people that already knew, and there weren't as many completely brand new to my worlds people. So that is something that I'm more, I'm still working on. And I didn't leverage affiliate powerfully.

So there are ways that I'm learning and one of the skills that I really, really believe in because I've been affiliate for other people's really aligned offers where I'm selling their offers, and it feels so good because I just know their offer is amazing. And I could have done that, but I didn't set up the back end on it. I just didn't focus on it enough to leverage that to make that work to bridge the gap. So those are ways that I'm going to do it differently the next time around.

But laying in bed in the pitch black, the night of September, holding hands with Mark, talking about how oddly nonchalant we both felt about this milestone, I was thrown back to other nights in other bedrooms of mine

over the past six years where my life was completely different, where the numbers were totally different, where the celebrations were about much smaller milestones. But the feelings, you have to work to stay romantic about these goals because the numbers, once they go up into the stratosphere, once you really reach a point in which you don't have to keep growing, why do you grow? Why do you stretch? It has to be deeper reasons. You have to force yourself to pause and to feel and to get different language and to not normalize it.

And so my hope for you is that whether you're already further ahead and you're already at six-figure months, or whether this number is so triggering to you and you're like, "That will never be me," but there's a piece of you that wants it. That's like, but it would be cool. Yeah, fuck yeah, why not? But what I will say is that at the core of it, your most interesting life is the thing that you will be thinking about, is the thing that will give you the most feels, is the thing that has to drive it. It has to be internal, it has to be from your core, it has to be aligned. Because I watch so many people get to this space pushing, trying to prove, trying to earn the worthiness of it, and then that's where a goal can become really toxic.

Goals are a part of the game, the game of money, the thing that makes it fun. And I always say that one of the things that makes a game so fun is knowing the rules and then breaking them, is making exceptions, is making up new rules, is playing by them, is going all out and losing and coming up short, and then not making that mean anything about you. So this has been a purely, purely fun month of going all out for a big goal that I didn't really know if I had it or not, and now I am certain I do. And it just continues to make me feel alive to pursue big goals.

So if pursuing a big goal doesn't just make you feel alive, if it doesn't feel fun, we got to tweak some of the ways that you're approaching it because we don't hate ourselves there, we don't push ourselves there. We don't beat ourselves up on the way there. We love ourselves there. We say challenge accepted. We tempt ourselves there, we seduce ourselves there.

Let it be fun. Let it be the most fun money you've ever created. Let's go, October.

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!