Ep #13: Leaving High-Income Careers + Pivoting with Renee Lowney

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Jess McKinley Uyeno

[Fun Money with Jessica McKinley Uyeno]

Ep #13: Leaving High-Income Careers + Pivoting with Renee Lowney

Renee Lowney: Your bank account does not define you. Your followers do not define you. Your embodiment of your work and being this powerhouse of a leader because you're so convicted in what you do, that's what matters, being that heart-led leader

Jess McKinley Uyeno:Welcome to Fun Money, ladies. We have such a juicy show for you today. The guest that we're bringing you is not only someone that I have met now twice in person with a lifetime in between, but this is someone who has lived many lives.

The listener who is listening to this right now, if this is you and you feel like, "Oh yeah, maybe I'm thirty-five or I'm twenty-eight or I'm forty-five and I have lived actually 751 lives. Maybe I'm a vampire, I don't know," because you have made so many transitions. You have become so many things that it really feels like you have figured out. You've cracked the code to collapse the field of time, and you're not just pursuing money in this traditional way that we see you go and you go to school, and then you graduate, and then you find this career and you climb the ladder to the top and that's it.

No, our guest today is going to be talking about money in a way that is going to really break a lot of the rules that you believe is necessary in order for you to have permanent wealth. So, welcome to the show, Renee Marie. She is the founder of the Iconic Woman movement. She is a business and embodiment coach and creator of The Headliner. After more than twenty years in the beauty industry—you heard that right—where she built a multi-6-figure education company and taught in fourteen states. I'm telling you, when I met this woman, she was the "it" girl for hair and events. And then I got to experience it in person because she did my hair a bunch when we were in Denver two weeks ago.

Renee realized that while her success looked impressive on the outside, she actually felt boxed in. So she has done what people talk about doing when they say, "Oh, I'm leaving this thing," burning down all of the safety that comes with money that we know to say, "This is complete. I know the money is inevitable and I'm going in this direction." And so she decided to leave that career and move into her new career helping other women calm their nervous systems and really get into their body of what true wealth can look like in any industry. She knows how to climb to the top. She's already done it before, and now she's got a new way of helping you do so. I would listen closely. I would grab a pen. Welcome to the show, Renee Marie.

Renee Lowney: Wow. I have goosebumps for that intro. I'm like, what? Who is she talking about right now? You know how we could all be a little modest, but no, I'm going to bring the iconic woman energy here. And whoever is listening right now, you know you're a trailblazer. You know you're one to break the rules and you know, this is going to be an episode for you where we're just going to, I'm going to be raw and real and true with anything you ask me, Jess. I'm an open book. So I mean, just get ready for a wild ride.

Jess McKinley Uyeno: I appreciate that. It's one of my favorite things to have someone on the show who I know before the interview, because of course, while we are all looking to interview people who are in the magazines and in the tabloids, there's really something special about seeing someone and knowing them on a human level and then saying, "Oh, actually, what parts of their story are really going to help other people break through something within their own money journey?" And so I think you are going to blow some minds here. So let's take it back to when we first met, which we think was 2020 or like...

Renee Lowney: It was 2021.

Jess McKinley Uyeno: 2021, early 2021. We were in Long Island, New York at a networking event, Babes in Business, Long Island, and it was one of those like the first events back post-COVID.

Renee Lowney: I had my mask on.

Jess McKinley Uyeno: Yeah, I was wearing a mask and we're sitting around. And I remember too, we did some breakouts and we're going around and everyone's like, "Oh, what's your Instagram?" And we're popping over. And I open up this girl's Instagram and I'm like, "Holy shit." She's got a hundred thousand plus followers, and her Instagram is just the most stunning videos of her teaching women how to create these masterpieces, these art pieces on women's heads. Just the most insane hair art. And I was like, "Whoa, this woman is the real deal."

And in early 2021, my own business still felt in its infancy in the industry of coaching women in business. I had been doing coaching for a while, but I still felt like a beginner and I felt like, "Oh my gosh, wow, I just, I put you on a pedestal." And I think it's really important to say because we had this moment, right? We had this moment in Long Island where we met, where we connected. I remember messaging you afterwards like, "Oh my gosh, I would love to stay in touch, blah, blah, blah."

And then, as things do, you moved away to Charleston and we never saw each other again. We didn't speak again. And how many years later? It's 2025, so four plus years later, I am new to a mastermind and there's a lot of women in this space. And so they're doing breakouts and it's going to be like usually around three or four people in the breakouts and they're like, "Okay, cool." And the Zoom just splits and we pop into a room and it's just me and Renee. And we're both like, "Wait, what?" And so can you tell me then from that perspective? What was your take on this? It's so important to see these vanity metrics when we when we know when we see and money can also be - like top-line revenue can be a vanity metric.

There are so many different ways to measure success, to measure growth. And one of those ways can be money. One of those ways can be viewership and audience, right? All these followers. And then another way is fun and fulfillment in there. So just tell me a little bit about what happened for you between 2021 and 2025.

Ep #13: Leaving High-Income Careers + Pivoting with Renee Lowney

Renee Lowney: What? Do we have three hours right now? I mean, okay. Well, first of all, the biggest message that I want the listener to get today is like, these things don't define who you are. Your bank account, you know, the vanity metrics of how many followers you have, they do not define who you are as an entrepreneur, as a human being. And we're going to really dive into that today and I'm going to share with you what's happened here. So, oh my God, that was so funny. I was like, "Jess, oh my God, you're here too."

And like, thank God, you have your signature, like hair, you know, your color and I was like, "That's Jess." I just, oh, I love it. And that was just such a wild moment because now here you are as this successful business woman, the most interesting woman in the world. You are just really an incredible business coach to women. And here I am in the midst of a quantum crumble, of a transformation, of a, you want to call it a pivot, an evolution, whatever word you want to call it, I'm in the midst of it, okay? Like in the thick of it.

So we're talking and she's like, "Oh my gosh, look how the tables have turned, right? Like, look at this." And it was just such a wild thing for me to witness in the moment and be like, "Wow, this is what the evolution actually is." It's like we are always evolving and growing, and through that evolving and growing, there's going to be income dips. There's going to be times where you feel like, "What the heck am I even doing?" And there are going to be times where you feel on top of the world and you're like, "Oh my God, this is amazing." And that's just a part of the ride.

And I'm a true believer in - John Maxwell states it so perfectly: failing forward. Failing forward. That has literally been my entire life. I'm a Projector 1/3. I mean, this is what I do. I just take action and I move and I do and I learn from that. So I'd really like to share with you all today just what I have learned in this evolution.

Ep #13: Leaving High-Income Careers + Pivoting with Renee Lowney

Jess McKinley Uyeno: Oh, I know someone that's listening right now is just in the middle of a transition, in the middle of a pivot or maybe you haven't even made that move. Maybe you feel like you've gotten these golden handcuffs. Did you feel that experience, Renee, where you were like, "Okay, I've risen to the top of this industry." You know, you had a multi-6-figure beauty business. Not only that, but it was very visible. You had lots of people who were looking up to you, who wanted to pay you money. And to say, "Okay, now this no longer feels aligned," especially in an industry that you love. Because it's one thing too, I talk to a lot of women who are leaving corporate where they're like, "Okay, this isn't even a passion of mine. I'm not passionate about it, but it's just the money that's tying me there."

But can you talk about what was the real money conversation that you had with yourself or even just your husband before making that leap and saying, "Listen, I know that this is going to look crazy to the outside, but what has given me so much success has been trusting myself."

Renee Lowney: Yeah. Well, I'm a big 10Xer over here and I've done it many times in my life. So I said, "This is the next 10X move I'm going to do here." And you want to get into my brain a little bit of what my brain was doing during this?

Jess McKinley Uyeno: This is the juice. This is why I started this podcast because I really do think that people can only see the actions. They can only see the moves that you make, but more importantly, it's not what you do. It's not how you do it. It's what you are thinking, believing, feeling, who you are becoming while you're going to do it. That is what will determine the outcome. Yeah. Tell us, please.

Renee Lowney: Okay, so this all started in 2023. Now, from 2018, when I decided to go all in as a bridal hair educator, I'm like, "I am not working behind the chair anymore. I am not doing weddings anymore because that's what I was doing. I was behind the chair, doing cuts and color. I was doing weddings. I was working with brands. I was, you know, teaching one-to-one and group classes with bridal styling." And I said to myself, "No, I am going all in." And this is when I moved from Florida to Raleigh. Yeah, there's lots of places here, okay? I grew up in New York, Long Island, okay? That's my home base for twenty-three years. I moved to Florida for a little bit, but it was when I was moving from Florida to Raleigh. And I said, "No, I'm going all in. This is what my heart is telling me to do. I want to be a bridal hair educator."

So I did that starting in 2018, and I mean, I just poured my heart into my work. I loved it so much. I'm like, "Oh my God, this is what I've always been meant to do." Like when I was in cosmetology school, I would always be like, "Oh, I want to do the event hair." And some people was like, "Okay, you do it. You take that. I don't feel comfortable doing that." But for me, that was my where my creativity really like flowed. Like I love doing the prom hair and all that stuff. So I'm like, "Hello, why wouldn't I teach this to others, right? When others are like, 'Oh, you do that so effortlessly.' I'm like, 'Well, let me teach the thing I do effortlessly,' right?" So it was just this natural progression of my career, right? And that was the next move. Okay, become a bridal hair educator.

So I worked with so many incredible brands. I've had the accolades. I've been, you know, nominated for competitions and been in the magazines. I've worked, you know, and done trade shows, all the things. And I got to a point in the evolution where I felt boxed in. That's the only way I could explain it. I felt like, "Wow, I have been doing this. I've been a bridal hair educator for eight years."

And I felt this like and whenever I feel something, I listen. I'm like, I feel it in my body. I'm like, "I feel like I've outgrown this box. I feel like I have so much more to give and it would be a disservice to me and to others if I don't say yes to this next calling." So I had my grand finale year, and I did a finale tour. It was so much fun. I collaborated with other artists and we taught three bridal hair classes over the East Coast. One was in Jersey, in New York, in Florida. My last class was in Florida because that's where I started my beauty education business. So I was like, "This is a perfect finale." I passed the baton on to my friend who's becoming a bridal hair educator who was so talented. And I was like, "All right, this is the start of a new era. I'm going to now lead the leaders. I'm going to now lead those who are aspiring bridal hair artists that want to teach this," right? And the rest was history. But then, baby, two years. Yeah. Yeah.

Jess McKinley Uyeno: Yeah, yeah. It's it's obviously it's so brave. It's so fucking ballsy. It's like I just love it so much and I love people who are just like, "Okay, cool, I don't necessarily know what the future looks like, but I know it's not this." And so you're just like, "Okay." You say no to what doesn't align. You say yes to what does and you just kind of follow it blindly, trusting that it's inevitable. But especially someone who's already done it to the like taken it to the highest level that you can in their industry.

Can you tell me like what does it look like because there's no right way to do it. But for you, for someone who's listening is like, "Okay, cool, cool, cool. This sounds great. I want to do it. But how do I prepare financially to step away from consistent money? Do you? Do you not? And or like, how do you open yourself up to receiving money in this next phase while you're building a business that feels brand new," I guess?

Renee Lowney: Yeah. What a great phenomenal question. So like I said, I've 10Xed many times in my life and the first one was back in 2014 when I quit working at the Hard Rock Casino. I was a cocktail server, and I was working at a blow-dry bar and I was like, "No, I want to do weddings." It was the wedding capital is Florida, right? Like everyone gets married there year-round. That was the first 10X drop. And I proved to myself within that month that I could do it. I quit my jobs that had the security of the money coming in, right? Guaranteed. And I leapt, baby. And I proved to myself that if I pour my heart and soul and energy into this one thing, I'm going to make this possible for myself. And I did. And at that time, I was kind of like a single mom. Like I was in a really bad relationship with my ex and it was basically I was taking care of him too. And I still proved myself that I could do it. So I knew I had the proof that I did it before, right?

So what I ask myself in these moments is, "Am I willing to be uncomfortable right now, right, to get that next part of my evolution?" And the answer for me is always yes, because for me, it feels more like life-sucking and uncomfortable to be at a place in my life and business where I'm just like, "No, this is not it anymore." And I don't lie to myself and I'm truthful. I'm like, "This is the next step." So I don't care if it gets a little wobbly with money. I don't care if it gets a little whatever. I know that this is inevitable and it's going to happen because I've made it happen any other time in my life.

So the one thing my mom said to me, I don't even know when we had this conversation, but I will never forget what she said to me one time. She goes, "Renee, you are so comfortable with being uncomfortable." And I was like, "You know what, Mom? You're right. I am." And now that I've been doing the nervous system work with that, with that gift that I already have within me to just go 10X and go, now I can do it from a more rewired and regulated place whereas before I'd be like, "Let's go. Oh my gosh." And all the other things would come in.

So honestly, I ask myself this question like, "Okay, are you willing to do whatever it takes even if X, Y, Z happens?" And I think a lot of people are really afraid of the what if this happens and what if that happens, but in the end, it doesn't matter. It's just a part of your story and your journey that you're going to tell later on. So...

Jess McKinley Uyeno: Yeah. Oh man, it's so good. You mentioned so many things there that I want to dive into because it's all connected, right? Money is just a mirror for us. It can be a trigger for so many people. It can be a mirror in just where are we playing small, where are we going big? Where are we aligned? Where are we embodied? And so you obviously teach the nervous system part of success. So can you tell us like what is the link between embodiment and how women earn, spend, and save money?

Renee Lowney: This is such a great question. Okay, let me just think of where I want to start with this. Okay, so I went through an evolution, you know, between 2023 and up until now, and what happened then, okay? And the listener, you're going to relate to this if you are currently going through a transition or about to, okay? There's going to be moments where yeah, this is unknown. Yeah, a little imposter syndrome is going to come in. Yeah, you're going to start outsourcing your power and then it's going to come back to bite you in the ass and you're going to be like, "Oh, wait a minute. Hold on. Let me come back in here."

So what had happened is I built this immense confidence in being a bridal hair educator. I was the pure embodiment of just my work and everything I did and it translated so beautifully, which is why I've had all the success, right? And all these opportunities.

So in this new phase, I had never been a bridal hair educator coach before. I had never been like, let's just say a business coach before because essentially that's what it is. So I was like, "Hmm, okay, do I really know how to do this? Do I really know how to scale my business?" And what I did is I joined a coaching program and they taught me all the masculine strategies because I'm like, "Oh, that's what's missing, right?" Like I'm very feminine, feminine energy. Money is energy, right? That's what I truly believe. But I'm like, "Oh, maybe there's something I'm missing here." So I started doing sales calls. I started doing the scripts and in the DMs and getting people on sales calls and dealing with objections and I detached from the true embodiment of who I was in that time. And yet, I was making the most amount of money. I was making thirty-thousand-dollar months. I felt very dysregulated because now I know the contrast between being dysregulated and being like, "You're good. You're regulated," because I started doing this work.

So I went to go to my cousin's wedding in Sweden with my husband. This was last summer, last August, and we're like, "Oh, we'll go to Positano, Italy first." So we had a beautiful week in Positano. We went to Sweden. I was just detaching from my work and it just felt just amazing just to be like, "Ah, here we go, just relax."

And I came back and I had a wake-up moment. And deep down inside, I asked myself, "Do I want to continue running my business this way, which felt out of integrity for me? It felt hard. It just didn't feel good." And at that point, I had gone through my first like breathwork journey with my friend Kayla, and that like woke me up and was like, "You need to bring back the fun in your work. This is not fun. This is not fun. You're in convincing energy. You're trying to get say, 'Yes, I could help you anyone.'" I was attracting misaligned clients because I wasn't in the true embodiment of my work.

And I also was questioning my value of like, "Who am I as a coach? Yeah, I had all these successes. Yeah, I could teach you how to build, you know, an online academy as a bridal hair educator, sell out classes because I've done it." And it was a very incredible program I created. But also what was intertwined in there were things that I truly didn't believe or want to teach. But it was me questioning myself like, "Oh, did this really work for me before?"

Like because there were some things that I was progressing and working out. So I decided that I need to come back to me. So I shut all my ads down. I came back from Italy, I shut all my ads down, and I took a minute to like come into myself. And you could say, "You're fucking stupid. You just said no to thirty-thousand-dollar months like this." And I said, "Yeah, because I needed that wake-up call. I needed to come back to myself and I needed something radical to change in order for me to look at myself and for things to come to surface, things that come to surface for me to address." And before, I was kind of ignoring them because of the money.

Jess McKinley Uyeno: Right. The way that we earn matters. Like you said that money is an energy, and so I really do believe that. And I think that it doesn't mean that you can't make money in misalignment because you absolutely can, but I do believe that it is unsustainable and that it's almost like a poison.

It's like every dollar that comes in completely unaligned in a way that feels like a lie, in a way that doesn't feel like you ends up slowly but surely poisoning, like you said, whether it's your self-trust or your belief or your intimacy with yourself because in order to stay in that place, you do need to avoid what you're thinking, you do need to avoid your body and your truth and all of that. So I think that is so wise and something we haven't talked about really on the show yet. So thank you for that.

Renee Lowney: Before you get into the next question, just a visual for someone of what it looked like. I was literally rushing to put my two-year-old baby down for a nap so I can rush on a sales call. That was gross. I was like, "I cannot sit here in the rocking chair with my son and just enjoy this cuddle time with him." Like I'm rushing myself to go on a sales call because I'm hungry for money. I'm hungry to be successful. That was gross. So if any moms are listening, like...

Jess McKinley Uyeno: Yeah, and it's like really important too to say because it wasn't aligned for you. It felt gross for you because where you knew that you wanted to be was with your baby in that moment. And so I think that there are times too where I have been like, "Okay, cool, I'm ready to go" and work. But when it was like fully within the vision of what I was doing and where I was going and the life that I was building and the example I was being for my kids, it's like two people can do the same thing and one can be a poison and one can be a medicine, and it is really all just about are you telling yourself the truth? Are you aligned? Are you embodied? Are you really making money from this place?

And I just recently, interviewed someone else who is, you know, has an 8-figure, multi-8-figure business and company. And the whole time she was talking, I mean, you could just - you can see it, you can feel it when you meet a CEO, when you meet a business owner, you're like, "This person is going to eventually have a meltdown." Like we all witnessed that person that was at the Coldplay concert and like, you know, like these people are not telling themselves the truth about their lives.

And this CEO that I interviewed was like so intimately attached to her core values. Like just knew herself, knew what mattered. And when you build from this space, there is a limitless amount of money that you can make because it is clean. It's like it's go time. You're going to sell harder because it feels so good to sell from this space.

What would you say to the listener who is like, "Okay, how do I tell the difference between a no that's fear and a no that's just like not true alignment," especially when money is on the line because we know that it can cloud those things. What signs do you look for?

Renee Lowney: Oh, I love this because there's a body-based work and there's also your intellect, right? Of like, what has worked before? Who am I? Like if I look at my past. I love to teach the breadcrumbs of your brilliance, the breadcrumbs of who you are throughout your life and is this still you? And are you just like a more like fuller version of yourself at this point or have you kind of stepped away from yourself? And that's honestly what I felt like is like, "Oh my God, I used to be, you know, an aspiring singer and actress." And I'm like, "Am I translating that into my work? Because if I'm not, then I'm not being me."

And that was the first thing that came up in my breathwork journey is like I had a vivid memory of me standing next to my vocal instructor. She was playing the piano. I was practicing Mariah Carey for a singing competition at the Townhouse. You know where that is in New York. Now they yeah, knocked it down and now it's a Target. But I had that moment of like, "Oh my God, the pure essence of me. Is it still being translated in my work?" So that was like a confirmation for me of like, "This is like a yes," right?

So I ask people to like take a breath and like get into your body and think about a moment in time where it was a yes for you and maybe it was scary. Maybe you were asked to be in a podcast and you're like, "Oh my God, this is scary for the first time," or maybe you got asked to like speak on stage or maybe you went live for the first time on IG, whatever it is.

And just to like notice going back to that moment in your mind, how did that feel in your body? Where did you feel it in your body? Did you feel butterflies in your stomach? Did you feel this like, "Ooh, this pitter in your chest?" Did you feel your throat constricting? Like where did you feel it in your body? So like, I'm going to have you do this in real time with me, Jess. This is going to be so much fun. So let's like and the listener as well. Let's just okay, shoulders back. Let's just take a deep breath in.

And let's just go back to a point in time where we were just so excited to do something, right? But that excitement kind of was morphed with fear. Where did we feel that in our body? Where does it lie? Really just going back to that moment before we did the thing that was scary, but we knew in our hearts was the thing that was going to stretch us and be so fun. Okay, Jess, where did it come up for you in your body?

Jess McKinley Uyeno: It's so weird. I think before we did this exercise, I would always say that it was in my stomach, but actually when I was pinpointing it, it was rising. It was almost like behind my heart.

Renee Lowney: I love that. It's like a light in the middle. Yeah. That's like true connection, right? The heart is correlated with that feel-good, like yes, this is a yes for me, right? And what was that moment that you went back to?

Jess McKinley Uyeno: I went back to the most recent time. I feel like pretty recently I've been feeling starved for these moments of leaping. Like because at this point, I've built to a place where my decisions aren't to survive. And I was building from that place for a long time, proving to myself, "Oh my gosh, wow, you can do anything." And I didn't have too much evidence that I could make money doing what I love in like a "fuck you" money type of way, like, "Let's fucking go." And all of my dreams—I've talked about this on lots of different podcasts—about how I had this experience where basically all my dreams came true at once. It was like, "Whoa, I found the love of my life. I got remarried. I had my daughter, which is my final child. I completed that. I reached milestones in money that allowed me to basically do whatever I wanted." I like a fancy experience, but I'm a pretty simple person. I don't really need too much. And I was like, "Well, how do you get motivated now?"

And I missed that thrill of being like, "Oh, this is scary." And I was like, "Wow, in order to be scared, I'd have to do some crazy shit now because the level, right?" And you hear about these superstar athletes that go and they bet at a casino, they'll bet a quarter of a million dollars on one hand because in order to feel a thrill, the stakes have to be so much higher. And so I went to this place where I most recently was looking and feeling so like, "Ugh, just like, oh my God, looking at this house in Costa Rica," but I was like, "Well, this is the biggest house in Costa Rica that they have on Airbnb. Like that would be crazy." And then I was like, "Wait, that would be crazy." And I was like, "This is that feeling in here." Like, "What would happen if you just did this?"

Renee Lowney: Yeah, that was a big moment for you. Yes. I remember you sharing this story. This is this is so big. Okay, so this is the part one, okay? The part one is going back, breathing, feeling in your body, okay, where did I feel that when it was an aligned yes? That was an aligned yes for you. That was a scary "fuck, oh my God," but also an aligned yes. So then in contrast, you take a deep breath and you go back to a moment in time when you said yes, but you really meant no. How does that feel in your body? So let's just go there. The listener and you right now, let's just breathe in. And go back to a time where you forced yourself to say yes when it really meant a no. And then where do you feel that in your body?

Jess McKinley Uyeno: My hands.

Renee Lowney: Was it almost like you just didn't have control in that moment, kind of thing? Like your hands are like...

Jess McKinley Uyeno: Yeah, I don't know. Like I felt - Yeah, maybe there is this ounce of control. Like logically I was like, "If I make this move, I can control the uncontrollable," right? It's that lie that we tell ourselves.

Renee Lowney: And that was the misalignment, right? So it was for me, the misalignment of, "Yeah, I can make money this way doing the sales calls, doing all this stuff, right?" And it's like because I was me taking control. And control equals safety in the body, right? So that's how you tell if it's an aligned yes or an aligned no, you feel it in your body and your body always knows. Your mind will mess with you. Your mind will try to be like, "Oh no, this does make sense, right? Let's do this because then I have the control." But that doesn't mean that it's an aligned yes.

Jess McKinley Uyeno: Wow, that's good. Yeah, I mean, I think that I do a lot of this without realizing it. It's like I don't - I have never had the language for it, but I physically cannot be present with myself if I'm not in true alignment with myself. I'm just I'm a bad liar. I can't even handle April Fool's Day, not for a second.

I hate it. It's like I think that this is so important when it comes to money because money can be both this vehicle for like, oh, when it's aligned, just the stars, you're like, "Oh my gosh, every dollar that comes in, it feels so beautiful and it also frees you up to be able to pour it back out." You're like, "Oh, when it's aligned, it feels easier to let go of the money." That is another thing that I've noticed. I don't know if you've experienced this, but I mean, you just in your story and in your journey, having the thirty-thousand-dollar months, feeling what that felt like to create it, that was the thing. Would you agree? That was the thing that made the money so fun, over having it and the spending of it. Can you talk about that?

Like when you look back on your career in the beauty industry and getting to that place is that people strive for, especially someone that's listening that does have a beauty industry gig, it's like what piece of the money felt the most like, "Hell yeah, I did that."

Renee Lowney: This is a great question. And I'm flashing back to when I did a class in New York, and it was the year that my brother passed away. We're going to get a little sad for a moment, but that's okay because it's all part of the journey and he's so deeply rooted in everything I do. So he passed away from suicide and I said after that moment, I was like, "I'm not just running a business anymore. I am making a movement." It is my life's sole purpose to change people's lives. So for me, it was hosting that class in New York and being able to say, "15% of what I bring in here is going to go to his foundation, which is then donated to an incredible place that is for suicide awareness and aid." And that felt so fucking good to be at a place where I can say, "Yes, I'm going to donate this to a foundation that I really believe should have this money and mental health and wellness is at the core of the work that I do." So for me, it was that moment of like, "Oh my God, I have this overflow that I can now give." That was a very profound moment in my career.

Jess McKinley Uyeno: Yeah. Oh, that's so good. Yeah, these are the stories. These are the things that I love to bring women on to talk about because like we see, we hear, "$30k months, right?" And we're like, "Oh, what must that mean? What must that feel like? Why? Why do we want that?" And what I find is that in the beginning, your brain comes up with pretty shallow answers. Not bad answers, but just the shallow stuff, the stuff that's most obvious. Like, "Oh, well, I'd be able to dine out whenever I want. I would be able to pay my bills without stress and that would be everything." But it's like, that is so fleeting and that is something that you adjust to and you normalize so quickly. But the things that make you feel alive, the things that make the money so meaningful are the bigger things, the things that require you to get intimate with your core values and to stay aligned because otherwise, right, it doesn't feel like overflow. Then it starts to feel like a toxic overflow.

So I'm just so grateful to have you on and I think that your story is just not as uncommon or unique. I mean, we all think our stories are so like, "Oh my gosh." And of course, it is in all the layers of who you are, but I think that so many listeners listening are going to be like, "Oh my gosh, this is the conversation, the money conversation I did not know that I needed." And if you're listening, if someone is listening right now and is on the edge of a pivot and is like, "I've heard this conversation and it triggered me in every single way. I know I need to do it, but I feel like I can't. I'm so scared. I feel paralyzed." What would you say to this person that maybe it's not as natural to let go of a certain, very specific type of income?

And can you also share and I think that for me, just the way my brain works, I love when people show me one example of a path of a tactical or actual real way that they used to bring in revenue, to create that safety for themselves even while they're building this other thing. It's like, "Okay, great, Renee, you're telling me to just like burn it all down. But I have bills and I don't want to be homeless and blah, blah, blah." Like I just trust that it's all going to come when that is really a long game. So like tell us about the layers of who you are and how you've been able to give yourself a bit of a safety net.

Renee Lowney: Yeah, yeah. This is phenomenal. Okay, so let's get fucking real right now, okay? Let's get fucking real for a minute. I literally lost everything by choice, by choice, like bank account to zero, bank account to negative where I'm like, "Oh my God, I can't buy toilet paper today." Like, "What the actual fuck? Okay?" I am so grateful for that because what it brought to surface is the money wounds that I had to heal, the way that I was treating money that was unhealthy. And it really goes back to like, oh God, this could be a whole another conversation. I'm going to really try not to get off topic, but I feel like it's something that I have to like just speak into.

Like my mom is one of ten kids. There was very much scarcity mindset in our family growing up. My dad was like, "Five-minute showers." I'm one of five kids. It's like, "Oh my gosh, right? Turn off the lights upstairs." Like, "Yeah." You know, and it's just like embedded. So when I started making money when I was younger, it was like, I would make it, I would spend it on Michael Kors sunglasses that were three hundred fifty dollars. I moved out when I was 18 and would spend it on rent. I always had to have like matching outfits, this, that, right? And I love luxury too, and I love like I always felt like I'm meant to be rich. There's no other way to explain like I wanted to hang out with the rich kids in school even though I came from like a low-middle-class family. Like I knew I was always meant to be rich and famous. I don't know why. I just was born that way. And this because we have such big missions to live out in this life. That's what we're born here to do. So it's like of course.

Jess McKinley Uyeno: It's just the language that was put on your heart to allow you to go big with your missions. Right? It's like there's no shame in that.

Renee Lowney: It's the connection. It's like when you have that feeling, when you have this bigger vision that you can anchor your heart into that, it doesn't matter if your bank account's at zero or at a million dollars. It is that feeling within where you're like, "I am in this for the fucking long game. It doesn't matter if right now I can't buy toilet paper. It doesn't matter." And also, it's like being receptive to the learning lessons. I was literally leaking money out of my ass. It would come in, fifteen, twenty-thousand-dollar months, thirty-thousand-dollar months, and it would be out. It was this constant cycle and I'm like, but I never looked at it because I'm like, "Oh, it was always there." Like I always made it work. It was always there. I always had a little bit of overflow to do things with, to go take a trip to Italy, whatever, go get my massages, go to Pilates, like have a cleaning lady. It was always there. Like I always made sure it was there, but it was always out. It was always out and there was this vicious cycle.

So by bringing that to surface and being like, "Oh my God, Renee, where are you actually spending your money? Where is it leaking?" I now am bringing this into my next evolution of making multi-7-figures in my business because that had to come to surface. If that didn't come to surface, I would not be able to scale to multi-7-figures right now. It wouldn't happen because I would still be repeating the same cycles over and over and over again.

So I know I am holding in this frequency of like, I know it's inevitable. I'm going to make so much fucking money and have so much overflow and be able to, you know, give money to others and it's going to come back to me and I know how to handle money now as a CEO.

So it's really holding on to the vision, knowing that this is only temporary. This is not going to be like this forever and go through that uncomfortable time. And also, hello, nervous system regulation. Like come to my world if you want to be like a rewired, regulated leader who like can embody this and move through this. Like that is so powerful to know. Like we said in the beginning, your bank account does not define you. Your followers do not define you. Your embodiment of your work and being this like powerhouse of a leader because you're so convicted in what you do, that's what matters. Being that heart-led leader.

Jess McKinley Uyeno: Yes. Oh, that is not where I thought you were going to go with this, and I'm so glad that you did, right? It's like, fuck yeah. I have this vision and when you are on one, when you are so laser-focused on where you're going and in your future, you actually can experience your future in your present and it makes taking risks, it makes putting yourself out there, it makes going all in, it makes doing the selling and the marketing that you need to do, not as difficult. It speeds up the process and then, of course, the wealth comes faster. So you've done it before.

Renee Lowney: And also the safety net, right? We have to just talk about that thing. I had to look back of the breadcrumbs of my brilliance of my life, what are my skill sets? I live in a beautiful new build neighborhood. People are always posting like, "I need my hair done." I'm like, "Fuck it, I'm going to do some haircuts." And I made six hundred dollars in a day. You know, like getting creative like, "What can I do now with my current skill set?"

I applied for voiceover jobs the other day. I'm like, "I have my skill set of acting. I went to Queens College for theater." I'm singing and the theatrics and I'm like, "Let me infuse that into work that's going to pay me one hundred fifty dollars an hour right now to get me through this phase that I'm going through right now," right? And just getting really creative with it. And it's fun. I'm like, "That's a fun cool thing to do on the side right now as I'm building this next level movement."

Jess McKinley Uyeno: Oh my gosh. And this is kind of what I'm talking about, right? I am a leaper and a go all in type of person, but I do think that one of the things that allows me to go all in and to leap is my deep self-trust in the fact that I could make money bartending if I need to and if I want to.

And I think that is what allows me to go so big and take huge risks, continue to do that. That moment I was talking about going all in with the Airbnb, the amount that I was paying, I think in one month, my outflows were like forty-five thousand dollars or something, including paying quarterly taxes and paying all of my business expenses and paying one large hit for my coaching as well as this Airbnb. And it's like, that would have felt so much scarier had I not done the work you were talking about to like heal, oh, the way that I do this is, oh, I'm never going to put myself in a situation where I actually am homeless on the street because I'm not so attached to only being known as a business coach that I'm above doing whatever it takes short-term and temporarily to make the money come in.

Like you and I are singers, we have that skill. You and I are actresses. We've this is episode is for the woman who has lived many, many lives. Do not discount on the road to your seven figures in whatever industry you're pursuing right now. Do not discount your creativity and being able to have money flow in from anywhere. That is what creates abundance and that's what allows you to be more creative and to take more risks. The risks required to be seen as a true leader in your space and your industry.

And so when you have that surrender from that space and if you can't access it, right, do the work that Renee teaches of the nervous system work so that you can access your brilliance, so that you can have the money just flow in again and the difference between what you were saying about the temporary, the temporary money game, the short-term money game versus the long-term money game, the long-term vision, the long-term commitment that you have will be the defining factor to how much money you have. If you continue to play the short game over and over and over again, you will never have the permanent wealth that we're always talking about here on *Fun Money*.

Renee Lowney: Yeah, absolutely. And just to be clear, you're your ego is going to try to mess with you. My ego messed with me at the beginning. I built myself a fucking name before and my ego was like, "You are not doing anything but this coaching business stuff." And I had a battle with it for a couple of months until I was like, "Why am I having this false belief about myself? Why do I only have to do this? Why can't I do this too in, you know, have safety in my body and do these other side things that are still like it's just part of the journey and part of the road."

So if that voice is telling you, "No, this is the only way." It's like, "No, how can you get a little creative so that you can have that safety within your body?" And also, no, it's just part of the evolution. It's part of the story. It's part of the journey and just make it fun.

Jess McKinley Uyeno: Yes, oh my gosh. We talked about all six money games, I think. We talked about the different ways to earn and the different levels of earning. We talked about leaky spending and healing that relationship. We talked about figuring out, "Okay, what does it mean to have savings, to have zero savings and what does your nervous system..." We talked about having money and where actually just having the money maybe isn't the thing that's bringing you the fulfillment that you think it's going to have when you don't have it. And then of course, the giving with your the charity in the name of your brother.

There are so many different ways to play and to come to the table with money. And again, thank you for reminding us that it's really all about the long game. I want to celebrate you and I want to celebrate any listener who is brave enough to stay aligned with this money because it's not just fun to make a lot. I'm telling you from someone who has experienced this and actually didn't believe those people who were like, "Oh, your life isn't that different when you become rich."

Yes, in some fundamental ways, I prefer to be rich than when I was poor. I do prefer that and I will prefer that. However, a rich bank account without a rich life, without a rich internal relationship with yourself is actually the poorest you will ever be. So if people want to follow your journey, if they want to see both your past sick hair um styles as well as learning about the nervous system, where can they find you?

Renee Lowney: Thank you for asking. Oh my God, what a phenomenal conversation. I'm so glad that we hit on all of the six money pillars that you wanted to talk about here. So you guys can follow me at XOReneeMarie. And yeah, if you really scroll down, you'll see all the beautiful romantic bohemian styles that I used to create and teach because it's been the evolution and you'll see it there. And I'm actually having a super fun challenge that I'm doing right now called "The Headliner," and that is where you can truly step onto your stage, be the full embodiment of your work, no matter what stage you're in at your business. It doesn't matter if you're like making a lot of money and scaling to the next level or there's always this underlying uncertainty when we're making these big bold moves, right?

When we're stepping onto our stages. And I really want to just express how important it is. Like Jess said, to stay truthful to your big mission, to your core values, and just the full embodiment of the work that you do. And really truly anchor into that power that you have because sometimes we forget how powerful we truly are when we are in a phase of evolution.

So yeah, that is going to be really fun. We get kicked off on September 30th and it'll be for four weeks. So I'd love to have you inside. It is going to be amazing and this is where you're going to become the headliner in your industry, baby. The iconic woman is going to rise and it's going to be just a really empowering couple of weeks.

Jess McKinley Uyeno: So amazing. All right, well, my fun money babes, my dimes, keep it 100, okay? Like if you were triggered by this episode, good. It's for a reason. Everything that's happening in your business evolution and your life, whether you are at that place where you're like, "Ah, the money is here, but it doesn't feel as good," or whether you're like, "Okay, I don't want to build this. I need to go all in on something that I love and I know what that is." Yes, let us know. Let us know. We love to trigger you in good ways. This is how we all grow and how we all find this relationship with money that is what it's meant to be, which is abundant and fun and joyful and full of limitlessness. Thank you, Renee. We will see you out there. Bye, guys.

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!