

Ep #5: Happy Transactions: How to Love Every Dollar You Spend (and Get More Back!)



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With Your Host

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[Fun Money with Jessica McKinley Uyeno](#)

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What up? I've been having so much fun with money lately, but it's not necessarily because of the amount of money, which is what I used to think fun money meant, right? I was like, rich people, they're playing around with a lot more money than me, so that means it's more fun.

In today's episode, we're actually going to talk about how two people can spend the same amount of dollars and one will get way more value than the other. Two people can receive the same amount of money and have two totally different experiences. Not just emotionally, but actually, I watch how their experience of one money transaction sets in motion a cycle of money transactions that leads people to feel and to actually acquire wealth or the opposite. I don't know what the opposite of wealth is, right? Poorness? I don't know. And they begin to act accordingly.

I'm very interested in money math. We're going to talk about it in lots of episodes. I love learning ways to leverage compound interest. I love discussing dollar-cost averaging versus lump-sum investments. But nothing riles me up like conversations about the subjective experience of money. It's a huge part of the wealth equation that so many of my high-earning clients never learned before we worked together. This is what caused them to see money as stressful and a burden and not as what it can be, which is fun.

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

Hi. So we are talking about money as a transaction. And last week, fifty women paid \$59 to be live with us at the Fun Money launch party, where I interviewed last week's guest, Cris Gordon live. I hope you listened and just drooled over that episode. It was so good.

But it's so interesting when we're making decisions to pay to be at an event like this, right? I watch people, mostly those who didn't end up attending, actually, ask me the most peculiar questions when they were thinking about

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making an investment to come, right? To spend \$59, which is just a very small amount to pay to come to a live event. Definitely, I think it's absolutely the lowest amount I've ever charged for an in-person experience, because I'm never going to have an event that costs less than \$59 per person for what they're going to receive. So this was not an event that was designed to be profitable in the transaction of the ticket prices for what I was going to put together, right? And so people were asking me questions like, what's included?

It's such a common question that it's disguised as logical and sane, but I find it so bizarre. And I need to share this with you so that you can begin questioning what you think when you're going into a transaction of money because the way you're thinking about your transactions is creating your experience of value, not just in that one experience, but beyond that experience. So first, I mentioned some details to these people that are asking like, there will be a live interview, some light bites, a cocktail, a mocktail included, a fun money bucket list, and a giving, right? This already is beyond \$59. They could just read this on the flyer.

But when they're asking me beyond that, I've started to learn that these are not questions that even really need a response. I don't always even respond to these messages because these are just the type of people that are not going to be able to see the value and to experience all of the intangible value that there is because they're so parochial. They're so narrow-minded in what they believe value is. When we're making a decision about the value of an in-person experience, it's such a disservice to ourselves to focus in on the features of what's included. It turns the ticket into a very limiting transaction.

I spent weeks tweaking the experience to figure out how we could create a three-hour party where women could play in all six money games, right? This launch party was not about the food and the beverage and the decor, even though I very much love those things. I also hired women as

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bartenders and photographers, backdrop artists, producers, and encouraged women to exchange business information so that they could earn in the event, right? So I didn't explicitly say this before the event because the vibes, my people just kind of get it, they know, and I didn't need to sell that many tickets, right? So this wasn't something that I was going out there putting tons of details into the selling because it was just an easy thing to sell.

But when I was doing that, I was thinking, "Oh, of course, if people are thinking about the features, they're missing out on the value, the lifetime value of what could be created for them by putting themselves in this type of a room." And they're missing out on the opportunity to earn by paying. And this is something that I've understood since before I was an entrepreneur that made me a pretty successful entrepreneur pretty quickly in whatever I was pursuing because I always understood that I was willing to pay money to get access to higher-level money experiences, like earning, like investing, like giving, like collaborating, right?

And my favorite part of this event was thinking about how to play the giving game live. I decided to give away \$500 cash to one person in the room. And because I wanted her though, to experience the power of giving, I was like, how do I get that? Because I'm the one giving the money, so which feels so amazing to give \$500 to one person, but I wanted her to experience.

So we put a twist on it and we said, "Okay, the person who wins this money on the spot has to tell us who she's going to give half of it to." So \$250, she had the experience of being able to gift that to someone else. It's such a powerful experience to play the giving game at another level. And I didn't know who was going to win. I don't know if anyone has ever had the ability or the privilege to be able to give \$250 to another person of your choosing, right? Could have been to a family member, it could have been to a bonus, to a staff. I said it could be to anyone.

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And the personal chef who paid \$59 to receive \$500 for herself to end up giving \$250 to another woman who was in the room. Someone who had opened up about a financial burden and decision that she was making. This is just separate from the conversation about this giving. They were just chatting because in the room, I was encouraging and saying, "Yes, women should be opening up and having more transparent money conversations."

Shame thrives in the darkness when we hide it and when we pretend that these experiences aren't happening or that they're an inherent problem. No, we're all navigating our season of money. And just because you're in a season where you maybe \$250 is a lot of money to you, that doesn't mean that it's always going to be, or it doesn't mean that it even is. \$250 isn't a lot of money. It isn't a little amount of money. That is subjective, and that will change based on your thoughts about it. Okay?

So imagine, imagine thinking that the value of the experience has anything to do with what was written on the flyer. I didn't talk about this experience for this woman. It's so small to think that one plus one equals two. That's not how money actually works. Every dollar that we earn, spend, save, invest, have, and give is an opportunity. It's an opportunity to have an experience that's bigger than the transaction.

So yes, this one woman actually on the spot made money. And that won't always be the case when you spend money, but also, also, why not? When I think back to the very first \$40 that I spent on a ticket to a networking event, it was very costly up front, right? I was a single mom, so it actually wasn't just \$40. I also had to pay for a babysitter. I typically was working at night when my son would go to sleep, and so I had to not work on things that could earn me money. So it felt very high-pressure exchange to spend this \$40. And I am so grateful that I could zoom out enough to see how this was an investment rather than an expense.

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And I encourage you to think of every expense as an investment. But in order to do so, you have to make it an investment, which means you are responsible for the return on that investment. So I met people that night, but no one hired me on that day or that month even. However, I've continued to show up and grow and nurture those relationships, even including nurturing the relationship with the woman who created the entire event.

She is now a dear friend of mine, and she runs these networking events, and now I've been put into leadership positions. That first day, I was like, "Oh, I would love to speak." She was like, "Great, I don't know who you are." It did not turn into anything that day. But again, I was not concerned about that transaction equaling something on my timeline. I was like, "I'm going to come and it inevitably will return." Those relationships that I've made since that day have made me thousands and thousands of dollars in different ways from the people that I met that night.

Even the most costly money errors, like the \$15k that I spent on a mastermind where I basically ended up doing most of the coaching in the room to the other people, was such a great value to me. First of all, I made some great friendships in there, but beyond that, even when I think about it to a monetary transaction, I still ended up netting more than I spent. Now, it wasn't in the ways that I expected. It wasn't from directly coming in, asking questions, getting trained, getting ideas, and ending up getting the coaching that directly led to more business in my business.

But I learned a lot of what I didn't do as a coach. So I saved myself some heartbreak and experiences because I was like, "Oh, you know what? That's interesting. This type of promise deserves this type of result, this type of conversation." I also learned who I wanted to be as a student and ultimately as a person who doesn't ask for refunds, which was such an identity upgrade for me right there because I was just like, I want to be

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willing to spend an amount and be the type of person who's responsible for the return.

And one of the other women in the room ended up hiring me coming into my mastermind, which at the time was six grand and paying me twice for that, so twelve grand, right? So I know that I got more than fifteen grand. Some of it directly through money and others of it in more indirect ways. So I want to run through a couple of money thought errors that you may be experiencing when you're thinking about spending one thing, doing one transaction. And I want to help us think about it in a more fluid way so that you can zoom out and experience a transaction as a only a fraction of the life experience that you're having on your way to making big fun money.

Thought error number one that I hear is that the value is in the features. It's in what's included or the value is what the person who's selling it tells me it is. Ooh, so interesting, right? I want us to all be making room for the transaction to be so much bigger and better than what you can see in front of you. We have to make room for magic. You know better than anyone else what something is worth to you and why. And this is why it's so important in a transaction that you're not just blindly listening to the person that's selling to you.

I'll give you an example. I used to sell workout programs and I thought everyone would agree that the best part of what I was offering was that I was offering accountability with it, challenge groups and community, and this is what I saw helped me to be able to get insane results and to show up when I didn't feel like it.

So I'd get really bent out of shape when someone would come and buy from me and then not show up to that portion of what I was offering. I was like, they're not getting the value. But over time, I learned that everyone saw different value in the same thing. This makes sense, right? For other people, when they paid, they were paying for the convenience. Maybe they

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were a mom or they were a commuter and they just didn't want to add an extra commute to a gym or it was winter and they didn't want to be running outside. And so they loved the programs just as a quick, efficient, calendared already way. They didn't have to make all these other decisions.

And if I was too busy explaining to them why the most important value was these challenge groups or the accountability or their community, actually, I think in some ways I turned some people off because they were like, "Well, if that's the main thing, then I actually really only want a portion of the value. So it's probably not worth the whole amount that you're saying. If you're saying most of its worth that, then what I want to pay for is just the videos, just the calendar. So should I pay you less?" Right? Imagine I was telling them that because I was not listening to what they valued.

So whether you are the consumer in this case or whether this applies to you as someone who is selling value, we want to really have our ears open and if I'm a consumer too, almost just take everything with a grain of salt and understand that no one can possibly know better than me what my value exchange is going to be, what matters the most to me. So the antidote here is I come for value and I always get what I came for. Like, damn, whatever I pay for, I am getting that value. It's my job to get the value of my spending. It's why I've shifted as I get older on spending on quality over quantity. I shop for clothes more thoughtfully because I'm not going to complain if my cheap clothes don't hold up, right?

I'm training for this half marathon, and if my Hoka sneakers that I pay top dollar for aren't holding up in the beginning, I can just send them back and they'll send me new ones. And that is the benefit of quality, right? And so if I am being responsible for getting what I came for, I have to think about those things.

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My husband also jokes that he married me because if his drink is too sweet, he just knows that I'm going to be the one to say something to the bartender when he wouldn't. Because at the end of the day, if I'm saying that I am going to come and get the value that I came for, part of that looks like me not having a problem saying, "Oh, if I'm paying \$18 for a cocktail." Sometimes I live in New York, sometimes I'm paying \$25 for a cocktail, and if it's not good, I'm just like, oh no, it's got to be great. I want it to be a great cocktail.

Now, I also worked in the service industry for over a decade, so I also know cost of making another drink. It's not personal, it's not a big deal. And like if I were the bartender, I want my clients to get what they are paying for, especially like a mixologist, someone who's like cares about their craft. It's like I want everyone to be just enjoying and loving their drinks. So it's just not that big of a deal to send something back and you don't have to be a dick about it. You could just be like, "Oh my gosh, I'm so sorry, but this is just a little bit too sweet." And they're happy to do it and it's a beautiful exchange. Like I love this experience for us.

So yes, it is my job to always get more than what I paid for. And that is not just a practice, that is an identity. I believe that I always get more than what I paid for. How fun is that? It's about how I show up. It's about who I am. It's about how powerful I am when it comes to these types of transactions.

Thought error number two is going to show you the other side of that. So a thought error number two that I hear a lot of people say is, "I want to get the most bang for my buck." Who's a bang for your buck kind of gal? I was coaching this woman years ago and she was obsessed with getting the most bang for her buck. These were her words, right? And the most for what she paid for, which sounds like what I've been saying, right?

But in this case, the way she was thinking about it wasn't actually creating more value for her, it was creating less. This woman was constantly

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overwhelmed by me over-delivering. I'd have an offer where I'd throw out a bonus and I'd say, "If you signed up at this time, you'd get a bonus call or a party or a dinner or I don't know, whatever it was." And if she couldn't make it to the one-hour bonus, she'd question if she should sign up for the whole six months for results she knew she wanted that she was going to sign up for before she even knew there was a bonus. And now that there's this bonus, she's questioning the entire experience.

If she had to miss a call once she did join and was a part of this, if she had to miss a call, she would spiral over it. She would feel like she was feeling jipped. Or even when she exceeded her expectations for revenue in six months and completely changed her relationship with time, but let's say she didn't watch all the videos because it's impossible to do all of the things that I offer in the time frame that I offer it. I have tons of resources, and instead of starting from scratch every month, they compound. So I have a vault where people could come in and they can get exactly what they need.

And unfortunately, for the bang for their buck type of gal, they think that they have to take advantage of every single thing in order to be getting the most out of it. And that is a losing equation for you, right? Because she would realize that she didn't watch all the videos or didn't do any of the workbook, and she'd beat herself up because she wasn't doing it right, quote unquote. She wasn't taking full advantage. She wanted to take a break to catch up. What even does that phrase mean? I don't believe in catching up. This is the exact type of thing I'm talking about here because catching up implies that there is a finite amount of value that you can get out of something and you have to do it a certain way in a certain time frame in order to be winning. And in that way you're actually limiting yourself.

And we noticed that for this particular woman, she was applying this everywhere. She was losing her mind on her kids because she'd pay for a trip to the zoo and they wanted to mostly hang out at the splash pad there. And she was frustrated because they weren't fully taking advantage of the

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zoo. We came to the zoo to see the animals and you only saw a couple of animals, and now you just want to play at the splash pad, right? And then they were having so much fun, but then they wanted to leave after two hours when she thought that it should have been five-plus hours. And she'd make them stay to the point where a fun, great day was turned into misery because, "I paid for this, dammit!" Can we see how suffocating the transaction was actually causing her to lose the plot and lose the value? So just watch out for this. Watch out for where you're suffocating a transaction and actually causing the value of what you thought it was supposed to be to go down instead of go up when you're trying to "maximize."

So the antidote here is to believe that I can't waste money. This is something I believe. I can't waste money. If I'm not winning, I'm learning. And that is future savings. So I just don't believe that there is a way to take money and to just have it not be money well spent.

Number three thought error is the value is over once the exchange has been made. No, what is the lifetime value? We want to continue to stretch what we are thinking about this transaction meaning. And I mentioned but I genuinely believe that I get more value for my dollar than the average person. Partially because when I show up to something, yes, I mentioned if I am ordering something at a restaurant, I'm not the type of person to send a lot of things back. I'm also just not picky, so I love food. So it's maybe not a great example, but maybe with drinks I would say, I only usually will order one drink. And if I'm ordering one drink out and I believe that I'm willing to pay \$25 dollars for a cocktail, but I want it to be really good. So part of that is, oh, I'm going to get the value.

But the other part is I'm willing to co-create with an experience, to co-create with a transaction where I go and I'm open to the day and the value surprising me, to it coming out of nowhere to being like, "Whoa, who knew at the zoo that there was such a killer splash pad. We're splash pad people. We just got bonus value that we didn't even know when we were coming to

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the zoo. We didn't expect there to be this awesome water park. Winning! Are you kidding me?"

Instead of being like, "Well, we came for the animals and now this is a distraction to the value. We could have just gone to this other splash pad that was free." No, I shift my mind to make whatever the circumstances are my advantage, to make whatever the circumstances are gold, right? And so we get to use that perspective to honor our financial decisions and then continue to focus on the future. This is not about just being like, "Oh, whatever money doesn't mean anything, fuck it." No. This is about saying any decisions you've made in the past are done, and we're going to find a way to squeeze every bit of joy and fabulousness out of this transaction, and then we're going to focus on the future. The ROI, what I'll do differently next time, who I'm becoming.

There is so much value to gain from one transaction, and when we argue with the reality of what is, we miss out on all of it. If you're here listening to this show, it's probably because you already believe or want to believe that money is fun. And while it is fun to win the six money games, to make your goal of \$50k a month, to be able to spend on something you've been dreaming about. Oh! Hit \$100k in your savings account. This stuff just makes my whole body tingle. I love it so much. Still, most of the fun comes in how you play the game. I don't know how many of you are football girllies out there, but there's a former quarterback for the Colts, Andrew Luck, and he was an above-average quarterback, not the best of all time, but very good.

But one of the things he was known for was how much fun he had in games. You can look up YouTube videos of him mic'd up getting tackled hard, just slammed to the ground by these huge guys. And he'd be like, "Great hit, way to play," to the opponent. Dead ass. Like, are you kidding me? This cracks me up. Can you bring that out of you? Can you be this type of person that shows up and is playing the game, yes, to win, but also

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to just squeeze every bit of joy and fun out of it in the process, to look and see like, "Whoa, yes, great hit. You're making me a better player by you playing so good." So even when I'm losing, even when I'm getting slammed into the ground, damn, I'm going to, I love to play the best because it makes me better.

That type of thing is what allows you to have so much fun with money, to not make a loss that big of a deal, to not make a month that's so down or a big public failure mean anything about you. This is all fun. It's all games. And at the end of the day, like I said, we all want to win. I'm coming for my money. I am playing so big in this life, but I'll be damned if I'm not going to have the most fun doing it. And the fastest ROI you'll ever see comes from changing what you can control today, which is your thoughts.

So to recap, recap some thoughts for you. Number one, I don't believe in wasted money. Every time I spend, I gain value. If I haven't seen it yet, it's because I'm not looking hard enough for the lesson, or the value is still pending and it'll be clear in the future.

I always get more than I paid for. It's my job to make it the most valuable exchange, both emotionally and of course, financially. Sometimes that means having high standards and sending back a drink with love.

Sometimes it means zooming out and letting go of my rigid expectations of how the value of the day was supposed to pan out. Other times that means being willing to be wrong all together about what it looks like to get the most bang for my buck. But either way, I honor my money decisions even when a transaction doesn't go as expected because I know that the past is dead, the future is mine, and that I only get better with time.

Cheers to loosening your grip on your money exchanges and tightening your thoughts around your power to always get more than you paid for, baby. I will see you next week.

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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!