

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs



Full Episode Transcript

With Your Host

Jess McKinley Uyeno

[Fun Money with Jessica McKinley Uyeno](#)

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

Money for money's sake. It's a trap because we can get kind of sucked into, okay, more money, more money. That's the growth. But the more money you make, actually, the less impact it has on your emotional experience of life.

And so we want to say, are there other areas I want to grow and challenge myself? It's important to know if you got to the place of success and you were here right now, and you're at a certain level of your business, you have to be able to have the awareness to step outside of yourself and say, did I get here through grind and hustle and survival? Am I still operating in that mode? Or am I really growing from a place of growing myself as a human being? And saying, what is my particular growth right now?

Hey there, party people. I am coming at you in one of the craziest months I've ever had in my life. We have just been all over the world. We've been traveling a ton. I was in Puerto Rico, and then I was in Florida, and now we are in and out of our house every other hour as it is being privately shown.

You got the gift of getting to know my hubby on the last episode, where we were sharing all the fun money things going on in our life that his company was acquired, that we spontaneously bought a mansion, and now we're in it. We were selling our house this weekend, and the house is showing. I actually have to be out of the house in 45 minutes, and I'm like, all right, you know what I want to do? I want to come and talk to my people.

But one of the things that really stuck out to me as my schedule has gotten more full, because anyone who's been following me for a long time knows that the game that I've been playing, especially for the past five years, has been all about, how can I make more money in less time? That is the filter that I run every decision through. It's like, more money, less time, more money, more space, just like more freedom to be able to live my most interesting life. And that's what it's all about, right?

Now, I finally feel like in this year, I entered a space where I started to pick up a couple of just lazy habits, habits I wasn't loving, just finding my way into the kitchen and snacking, maybe scrolling a little bit more than usual,

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

waking up later, or just not starting my workday for a bit. And I was like, why is this happening? I actually came to find that I had so much time that even filling it with my self-care and my social, I was like, this is actually too much time, said no one ever. And now I'm like, all right, it's time for a challenge.

Life is about an interesting life, anyway, is about creating this juxtaposition, this friction, this duality of difficulty, doing hard things and creating ease and space, of challenging yourself and saying, okay, game on. How far can I stretch myself? How much can I expand? Like, it feels so good to stretch and expand. This phase and this period of life ends up leading to tremendous pride, and I love it too.

So I'm saying to myself, okay, I kind of am willing to take some more things on in my life and business. And so this year, we're kind of shifting course, and we're going to be doing more things that are going to be more time-consuming because I have more time on my calendar, especially after this is the year that my daughter went to school full-time. And so I'm just entering a new season of life where I really do have an uninterrupted six hours a day, and that is something that I haven't experienced in almost a decade. You know, my son's going to be 10. So crazy, crazy.

But what all of this made me realize as we're starting to get into busy, quote-unquote schedules, which I help people undo, and this is a temporary thing, right, selling the house and buying the house, is that even though I've been traveling a lot, my routine hasn't been tight, is that the decisions that I've made over the past year or two, especially inside of my business and the way that I've scaled, has made it so that my income is not capped by the amount of time that I spend doing the things that I love.

And I wanted to share and talk to you in this training today about making money while you sleep, that thing that we hear people say. People are always talking about how entrepreneurship is so lovely because you can make money while you sleep. But half of these people are just talking about

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

automated payments, right? They still have to wake up and work every day to get paid.

And in today's training, I'm going to break down the last couple of months of a period of my business, and I'm going to share that 45 of the 69 days that we're going to be talking about, I was traveling. So we can crack your brain open to what's possible when you intentionally build a business that compounds both time and money at the same time. Are you ready?

We don't just make money while we sleep. The more we sleep and play and rest and solidify who we are in our lives, the more money we make in our business. No one values time and money more equally than I do, I feel. And I don't think about one without making sure that the reciprocal ROI is matched in the other.

And I recently had a client tell me that she realized that she values time more than money. And while I knew exactly what she meant, the results of what was happening in her business showed me that her thought error created this decision-making that meant she couldn't have both, that she had to choose, that if she wanted more dollars, she thought she had to trade that for hours.

I had another client tell me that she knew the path to her goal would require her to go back to school for more training. She just said it matter-of-fact, like she was reporting the news. She was just looking out at her industry and seeing the way that it was modeled to her. While there's absolutely nothing wrong with investing more in education and trainings if that's what she wanted to do, I could hear the exhaustion in her voice when she presented me with her grand grind plan of the next three years, and an attitude of, I'll just suck it up right now because that's what you do for your future, right?

It's these tiny little thoughts that sound so innocent that actually, in some ways, have been useful or positive, maybe to get you from where you are to where you are right now, right? Disciplined, hard-working, things that

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

you've been praised for, motivating thoughts that have created wealth for you so far.

But the most interesting women in the world are always looking at how their thinking has created their current results. And if they want a future that has different results, that has to have a different experience. It has to require a different version of themselves. So they're going to have to adopt new thoughts. And sometimes that just means letting go of an old thought. So suck it up when it comes to time and money maybe got you here, but it's not going to get you to more time and money in the same amount of time.

It's not an accident or a recent move that I made that set me up to be able to have 45 of the last 69 days on holidays, vacations, retreats, birthday celebrations, girls' trips, and just genuinely hanging out doing nothing with my family. The same reason I am projected to have my first million-dollar year, the same season, it's not a coincidence. It's not something that I just started doing, and it was a compound effect of asking and answering the right questions. So I'm going to give you four of them in this episode that both include being thoughtful and intentional about time and money.

I was uncompromising this past year, the past two years, when it came to the vision that I had for my future over the past couple of years, and you should be too.

So if making money while you sleep, play, travel, rest, grow, learn, work out, whatever it is that you want to do with your time, is something that you want, first, I want to make it real by claiming exactly how much you want, minimum, and by when. Because one of the instant thought errors is this idea of like, oh, okay, yeah, yeah, I would love that one day, the belief in it inevitably, but not putting any positive pressure on you to start acting as if, to start claiming it and moving that future to you now.

So, first you have to decide, okay, what does it mean to have lots of time? What does it mean to have lots of money? Depending on the season that you're in with your business and your life, it's going to look a little bit

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

different for each of you, but don't limit yourself by what you have seen out there. Because for me, there was a period of time when I was like, I didn't know any single moms who were rich. I only knew poor single moms. So my brain was thinking, well, I may have to get married before I can create wealth again. I may have to move, or I may have to change my circumstances. And that was not what I wanted.

So let yourself dream unencumbered by all of the obstacles that your brain's going to want to put in the way of like, oh, there's no evidence, there's no evidence. It's okay. So I'm going to give you my high-quality questions so that you can avoid the trap of growing your business at the expense of your time freedom, and so that you can live and get in that sweet spot zone in that creative space of looking for both.

So before I make any decision, and I want to just touch on that, when your brain first presents making more money, the lazy version is going to require you to just work more, you to just do more of what already is. But usually, in order to scale for your most interesting future, it's going to require you to like snap, break what already is, and reconfigure for the next level. It's not all going to fit in the same way. We may need to change the business model. We may need to change the way that you are thinking about something. It's going to be different.

So number one is, is this move bringing me closer to or further from my dreams? And I say dreams the same way I say goals, the same way I'm talking about life and business, all of it. So, for example, there was a time when I was fresh back to the US from my past life of traveling and living in Peru and living in Spain, and I'd moved back, and I was looking for a job. And I had a degree, and I was fluent in Spanish. No, I had lots of different things, but I really didn't know what I wanted to do. I was kind of starting fresh and pivoting into a new zone, and my dad had mentioned that there was this computer sales job that he knew of, and he thought I would be perfect for, and it was a great starting salary with great commission.

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

And I always knew that I wanted to make a lot of money. I just always knew. It was something that I never really questioned. I was just like, money will be a part of my life. And I just knew that I also was an artist. So I was like confused about the how, but I just knew it in my bones because I, again, the evidence that I had seen was like only very, very few rare people who hustled their butt off and had like those stage moms were successful, wealthy artists, and everyone else was broke, right? Starving artists.

And we talked about money a lot growing up in my household. It was very transparent. I was always into personal development from a pretty young age, and so it was just like a neutral, awesome thing. Why wouldn't I want to make a lot of money? So my dad was offering me this job, and it was by far more money than anything else that I had seen. And in this move, I just was like, is this move bringing me closer to or further away from my dream life? Now, it was going to bring me closer to the amount of money I wanted to be earning, but that was about it.

The job was in Northern Florida, where I did not want to live. I enjoy sales, but I wasn't passionate about computer sales. And again, not everybody is building towards their dream life. Most people have been sold the idea that like, oh, okay, like this is what you do. This is just what we do. You just get the best job you can get. If you make money, and then you'll be safe. I just knew that I was going to instinctively. I knew that it was going to bring me further from my dream life. So I had a real difficult conversation and I was just like, uh, you know what? I don't think that this job is right for me.

And what did I end up doing? I ended up taking a travel job in New York because I wanted to be with my now ex-husband, then boyfriend, in New York. I wanted to live in New York, and it was like a travel company. And I was just like so into travel. I was like, I could talk about countries all day. It just like had a good vibe. I ended up not liking that job either, but I thought that was closer, right? And it didn't pay nearly as much.

So this high-quality question helped me to see that even though it had money, it was kind of a flashy, like waving something tempting in front of my

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

face that was actually really just temptation. And where you're going to have to cross the span of your business, you're going to have what I call quick money opportunities. And some years and some seasons and some rounds of coaching people, I will say, your growth this round is to turn down quick money so that you can scale properly. And some of you might be in that season right now.

Now, also, the first year of your business, like, completely disregard this advice because if you're in that first year, it's like just making money is the learning opportunity. Take whatever money is going to allow you to do your work, and it might not be a perfect client. That's okay. You'll learn so much from it. We just don't want to get yourself into a golden handcuff type of situation.

So, the second question, that first question is, is this bringing me closer to or further from my dream life? Second question is, is the current tradeoff worth the payoff? So, for example, that client that I mentioned at the beginning of this training that was saying that in order to scale to multi-millions, she knew or she was considering going back to school, but she knew that it would be a three-year grind.

So money for money's sake. And it's a trap, that goal of like, okay, well, the next growth phase is going to be more money, and I feel like I'm capped here and everyone else that I have seen have gone back so that they could do this version of the business. And I would have to go back to school for that. And at this point, she had already exceeded a million dollars in revenue. It's important to know at this point, she's already at seven figures in revenue, and you need to question and see what is your reason for wanting to grow past this point?

Because we can get kind of sucked into, okay, more money, more money, that's the growth. But the more money you make, actually the less impact it has on your emotional experience of life. And so we want to say, are there other areas I want to grow and challenge myself? And so we started asking what really lit her up.

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

It's important to know if you got to the place of success and you were here right now and you're at a certain level of your business, you have to be able to have the awareness to step outside of yourself and say, did I get here through grind and hustle and survival? Am I still operating in that mode? Or am I really growing from a place of growing myself as a human being and saying, what is my particular growth right now?

It's another high-quality question. Is my growth to go back to school? And when she asks, is the current tradeoff worth the payoff? Or when I asked her that, she was like, well, it will make it so that I can't spend as much time with my kids. You know, it'll make me more money down the line. And I was like, are there other ways for you to make that same amount of money? She was like, well, probably, but maybe not this year. And I said, okay. Like, is it essential? Is it worth the tradeoff of hitting that goal this year versus maybe in two years? And she was like, oh.

And it just became really clear when you zoom out, and you put it into an equation that is not just about money, that includes money and time and purpose and all of the components of your most interesting life. This next phase of earning is not just to earn or to spend or to have more in general. But will making that goal, reaching that goal by the end of this year change your life in a significant way or grow you in a significant way, that's a priority for you right now? Sometimes the answer is going to be hell yeah. Sometimes hell no. But you have to ask the question in a pointed way to get a very specific answer.

The third question is, am I committed to falling in love with the process of getting there? Now, there are no wrong answers or right ways to do business. Like I said, that could be the right thing for some people to go back and get more education and training, and the wrong thing for the next person.

So, for you, a high-quality question here is, am I committed to falling in love with the process of getting there? So when I look at this, there are seasons of life where going to school may have felt aligned for this client, or the

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

payoff would have been a no-brainer for the time invested. But in order to have balance in all stages, you need to commit to finding love and joy in the process.

So let's use working out for an example. Most people work out or at least start working out to arrive at a goal, to lose fat, to gain muscle, to build endurance, or attain a certain body type. But the working out itself is a grind until or unless you train your brain to associate the work of working out with the winning, with you inevitably being at this place or this version of yourself. And once you begin to see sweat as sparkle and feel soreness as a sign that future you is killing it, the process and the feeling becomes the thing that you're seeking, right? If you aren't committed to finding freedom in the path to getting there, not just waiting to feel free once you arrive at your goal, just don't do it.

So in this case, right, when I said, do you think that you'd be able to fall in love with being back at school, to like really love your day today, when you're not with your family, and that particular balance of what you would have, would you be able to find and love that? Or would you be bracing yourself? Would you be just holding on because you feel like you have to? That is survival mode. And in some cases, there may be a season where that is the option that is the sacrifice, and you're willing to do it.

But I watch too many people get to a period or a place in life where they can actually live on less. They don't have to make more to survive, and it is compromising so much of their time, their peace, their relationships. And they have sold themselves this habit of needing to, because that's just what you do. So just question where you're at when you're pursuing the next money goal, and you have to weave in the time piece.

So it didn't feel apparent to her that she would be able to commit to loving it. And she was like, actually, I really think I would be truly grinding, and I would be resentful in the moment, and I'm not interested in doing the work to fall in love with it. I'm more interested in getting to the result eventually. So that's a good litmus test for you to check in and see, am I just going

Ep #37: 4 Filters To Help You Avoid Golden Handcuffs

after a goal thinking and falling into the trap that it's better there in the future than it is here, that once I get there, yes, it'll all have been worth it, versus saying, what is the point?

So, the final question is, is this going to give me more time? And if so, when? So there are going to be a lot of moves in your scaling that will allow you more time. And so it's important to ask yourself that like, okay, maybe this is a sacrifice, but this decision is going to cost me a lot of money, but it is going to give me more time when?

I say that because I also see people say, oh, okay, inevitably it'll give me more time, and then they don't force themselves to scale themselves out of the business. They again get comfortable in doing what they're doing, and they don't make the mental shifts and the identity shifts they have to do to let go of some of the responsibilities of their work, and they just say, oh, I like this. I like this way.

These four questions to me are what allow people to access their funnest money because money for money's sake, I'm telling you, we're bored of it. It's not for you. It's not the life for you. You have this gift of knowing what we're talking about. This conversation is so important. If your life is tied to money, creating more time, which it can and it does for many, many people, let that be you. And if it's not you yet, you got to move one step in the direction every time.

You are one high-quality question away from your richest, most spacious, most interesting life. I love you so much. You deserve this. We'll see you next week.

That's it for today's episode of *Fun Money*. But if your brain is buzzing and you want more, come hang out with me over on Instagram, @JessMcKinleyUyeno or visit us at FunMoneyPod.com because that's where the real magic happens. Until next time, stay bold, stay interesting, and for the love of God, go do something fun with your money!