

## Ep #9: Deciding to Be Rich (Part 2)



### Full Episode Transcript

With Your Host

**Jess McKinley Uyeno**

[Fun Money with Jessica McKinley Uyeno](#)

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So much of what makes money fun is simply having the playful, light, honest, trusting, and committed, in it for the long haul relationship with it. And we needed to talk about that last week in part 1 of deciding to be rich forever. To avoid that painful experience that so many people experience of creating wealth and then resenting it or feeling trapped by it, and then ultimately making yourself wrong for it and self sabotaging.

But the other side of the coin is the part that overwhelms even some of my high earning clients. So I'm going to break it down for you today. In part 2, we're going to talk about the few simple habits and numbers that once you lock into place are going to dissolve any vague pressure around having enough.

I have so many colleagues that talk about the somatics of it, about the energetics of money, and about creating safety. But for me, my experience, my personal experience that has led to so many of my teachings is that some of the structure and the math has given me the ability to calm my nervous system down because when you see it, when you understand it, there's just less fear, right? Because you understand that wealth can be inevitable, that it can be as simple as deciding to be rich forever by simply locking in the habits, knowing the math, and of course having that beautiful relationship, loving relationship with money.

So when we're supported by a clear equation for each money game, we can actually stop thinking about money so much. And we could just get back to our most interesting lives. That is the point. That is the purpose of this podcast. Yes, fun money. That's how we're leading. We're talking about money, but money's just the vehicle. When we get back to our interesting lives, like planning our next trip. I am currently planning mine to Mendoza and Buenos Aires with my family in Argentina or being present with the people that we say we want to be so deeply connected with. Well, when we're stressed about money and when we don't know what to do, and when we're vaguely feeling like we're not enough and we need to create

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more and more and more, then we end up spending more time doing things that aren't actually our highest value.

This week, I am connecting with my kids on another level because my kids are both in school until 3:00 p.m. What? How? Yes. I rushed it away in so many ways, but I'm realizing in every moment, in every turn, I get to be very present with them because I am not consumed with this ever looming stress about having enough wealth to support my most interesting life. I get to trust that it's there, that it's coming, that it is permanent, and that gives us the safety to lean back and notice what's already beautiful around us. And of course, it allows us to make a difference in our own mission, like in a significant way.

You're listening to *Fun Money*, and this is your host, business coach and mentor to the most interesting women in the world. I mean that sincerely. This is Jessica McKinley Uyeno, and this is episode number 9.

Two important notes before we get into the juicy deets. As you are listening to this episode, if you are listening to it live, we are two weeks away from taking fifteen women from leaders to leaders among leaders. You know that difference, right? It's oh, I'm a leader to followers. Like you have that personality, but then are you a leader when you step into a room of hundreds of leaders? Do you lead them? Yes. That's what we're coming for. From pretty good earners to wealthy forever. From busy to present in their most interesting chapter of life yet.

The Most Interesting Women in the World is a six-month mastermind with women who are ready to unleash their fun money season through playing the six money games that we talk about on this show without sacrificing the life that they came to live on this earth. Right? You came, you have a mission, you have something on your heart, you have something that matters to you, you do something that makes you feel the most alive. That, that's what we get to do through mastering these six money games.

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I've been a personal development junkie and addict for over a decade, but there's a reason that everyone with an Audible subscription and podcast on their fingertips isn't the living embodiment of the work that they consume, because consumption isn't creation. In fact, it's the opposite. It's an input when the real shifts materialize in the outputs.

I love creating this show for you. No doubt, it is one of my most fun things that I do all week. But if you want to wake up six months from now with an increased net worth, with increased monthly revenue, having impacted more than thoughts and prayers, but with an actual financial contribution, you want to stop thinking about your family when you're working and your work while you're with your family. And most importantly, you want to wake up each morning thinking, how is this my real life?

Then you are a fit for the most interesting women in the world mastermind. There are a couple of spots left, and this is not a space for beginners, minimum of 50k in revenue, but most of my clients are already at six figures, multiple six figures, and seven figures. And this is the last mastermind that I am running where the retreat will be included. We are going to be breaking that out separately because as this container grows, as this group of women, this community grows, it's just not sustainable for us to all be in one house. It's going to be just a different business model.

But I'm so grateful that we are giving you a chance to get in on the action where your investment into the mastermind includes a glorious all expenses paid trip to Tamarindo, Costa Rica, one of my most favorite places on earth, and I have traveled quite a few places all over the world. We're going in January. We are going all out, and I've rented the largest villa in the country of Costa Rica that Airbnb had on their site because that's freaking interesting. You get to apply now. You can go to [SincerelyFutureYou.com](https://SincerelyFutureYou.com) or you can go to the link in the show notes.

And number two is just as exciting. I know, rarely do I do two announcements ever on a podcast, but to give you a taste of how fun money can be, we're having a fun money challenge. I've never done

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anything like this before in my nine years coaching, but for \$22, you can join our twenty-one day challenge where we're going to build up your business to have no more zero dollar days. It's fun to get paid. NSYNC made a whole song about it. Yeah, it's Friday night and I just got paid. But that was like about Friday. Why would we wait to get paid till next Friday or until two Fridays from right now. Why wouldn't you want to create a business that is cash flowing daily?

This challenge is for business owners in all industries. And unlike most sales challenges, we're going to be teaching you not just the sales strategies, but fun ways to take that money and then make more money with it. The compounding effect of three weeks together may break the internet. You can join by going to the link in my Instagram bio at Jess McKinley Uyeno, or again right in the show notes here. This is going to be something that people are going to be talking about. And whether you're already making seven figures or you haven't made your first dollar, there is something for you here. These energetic trainings unlock something that's already within you. And the feeling, it's addicting. Get ready.

Okay, okay, let's get to it because I know that you're a dime. You are a ten when it comes to earning, spending, saving, investing, having, and giving your money. And if you haven't believed that before today, you get to draw a line in the concrete. Yes, I didn't say sand because I live in New York and sand is not for me. And then hopscotch right over that bitch because your relationship with money gets to be whatever you want it to be. And dimes don't choose to perpetuate the story that they're anything but wealthy to their core, because when women make lots of money, the whole world benefits. Can I get an amen?

If you haven't listened to last week's part one, you can listen to this one first. It's not an order thing, but I'd go back and listen so that when you get through this, you can approach your wealth forever with both pieces of the equation, with both the practical tools and the conceptual understanding of what wealth is and who you are as a wealthy person.

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But today we're getting practical. We're getting nitty gritty. So let's talk about step number one to deciding to be rich forever, practical edition. The first one is to define what being rich means to you. And I don't just mean like who am I being? I mean, let's talk numbers. Let's talk do you want to be a billionaire? Do you want to be a millionaire? Do you want to be a multi multimillionaire? What kind of wealth, what kind of wealth are you generating?

And I was having a conversation last week with a woman. Her business is tracking to do about 2.8 million this year. And she is 30, she just turned 30, and she was talking about her intentions for the wealth and the legacy and the number of dollars that she wants to leave for her family and for her future kids. Now she doesn't have kids yet, but I was so impressed by how she was talking about money. And this is why I had to do a part 2 of this because yes, it's so important for you to understand that wealth is just a decision, it's an identity.

And at the end of the day, when you are identifying as someone who is wealthy, who is going to be rich forever, the natural next step is to become financially literate. And more than literate of like understanding, but then expert mastery of applying and integrating your life and your plan and your decisions as a part of your plan of like how rich you want to be.

So there was a time when having a million dollars meant that you were going to live a really luxurious life, but that's not really the reality anymore when you live in a lot of parts of the world. So depending on where you live, of course, cost of living is going to play into this. But a million US dollars in most parts of the US will not stretch as far and as long as we want it to, especially when it comes to having anything beyond like the basics of what we consider to be the American dream. Let's say you have a wedding, let's say you have children, say you want them to go to college, let's say you want to own your own home and have a car or two cars, right? The cost of all of that adding up really exceeds a million dollar net worth.



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So if you want to be rich forever, you have to just get really clear with yourself of your definition of what kind of life you want to live. That's the question I would ask first is what kind of a life do I want to live? Do I want to be someone who experiences first class flying? Do I want to be someone who experiences when I retire, I'm able to not just retire and not work and live, you know, a life, but I want to be able to travel. I want to be able to do and try things that are going to cost money that maybe I didn't previously spend on. And then you get to look into the numbers of it. So like get really clear.

She was clear about having, you know, a hundred million dollars to leave for her family. And so it's like, okay, well in order to have that, she needed a net worth of ten million by 35 to compound at a certain amount of interest and then she knew her vehicles and she doesn't have all of the pieces in the equation yet, of course, and that's why this gets to be so fun at any stage of it because just dreaming, just doing the math, just getting clear on where you're going allows it to just be a numbers game, just be like a thing where you're like, okay, cool, now I'm going to go and do that. Oh, and now I'm going to go and invest in a way that is going to return me eight to ten percent and I'm going to consistently do that.

Which brings me to step number two, which is automating your investments and your savings. So I think the thing that actually blocks people from having inevitable wealth is that they think that they have to be someone who is really, really in tune with the marketplace in order to be an investor. And it is just not true. There are so many different ways that you can go about investing and saving. And I'm not going to spend any time in this episode talking about different types of investments, but one way to do it is whatever investment you are choosing to do, whether you work for corporate and you have a 401K or whether you have a Roth IRA or traditional IRA or just a standard money market or you have an index fund, whatever your investment vehicle is, that you have it set up so that every month you have a certain amount that is being invested continuously.

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So for me, I invest in a couple of different ways, but one is in an index fund and then the other is in my own business, right? So I invest in my business, I invest in my index fund, and then I also put my savings on autopilot. So I am making sure that a certain amount of money, and then you can set up milestones and points where you're going to reevaluate and say, okay, it's time for me to up the amount that I'm investing and that I'm saving. So the habit is more important than the number to get started.

Again, once you've done the work of understanding how rich you want to be and you've reverse engineered the math and you understand how old you are, of course, which is a factor in compound interest, you can say, okay, realistically, if I want to have this, I have to be able to up the amount that I am investing. That's all good, but still, just because you're not there, it doesn't mean that you shouldn't start at all. And that was a mistake that I made for too long. I was like, oh, I want to be able to invest this, can't invest this. So I just did nothing. It's like, that's not going to help anything. Once you create the habit, you realize, okay, it's not that scary. Investing isn't that scary.

And if you are intimidated by this and you're like, I don't even know where to start when I go onto the computer, I'm just like, I have no clue. What I recommend is going to Nectarine.com, which is an hourly financial investment firm where they have just financial advisors that are not going to take a percentage. They're not going to be someone who you have to commit a long-term relationship to, that can help you with the practical steps and walk you through it and they can also help create any sort of plan for you and they're just going to charge you an hourly rate. This is in my opinion, the best way to go. Again, and we're not going to go into that in this episode, but automating your investments and savings, set a deadline for yourself. Like put it on your phone and say, if it's not happening today and I can't do it today, make a calendar appointment, if you have a partner that you're going to be doing this with or go online and make this booking appointment with Nectarine so that you can have them help you get started today.



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Number three, fall in love with your future. It's so difficult for people who have been conditioned to be spenders and they feel that instant gratification and they earning and spending, it feels so good right in the moment to then shift to this space where you feel dopamine hit and you love the experience and the sexiness of savings and investing because of course that shit is for your future self. And so how do we connect to it so that we can make it a habit so that we can guarantee that we're going to be rich forever, which doesn't just include being rich right now or this month or this year, but it also being means that we're compounding our wealth in the future is to fall in love with and connect with our future.

So how do we do that? How do we fall in love with our future? Well, first of all, we need to be able to know visually what our future will look like. We need to feel it in our body because that's half the reasons we make any decision. I think this was something that we talked about on last week's episode where as human beings, we're making decisions so that we can feel a positive emotion or that so we can avoid a negative emotion, which is why so many people struggle with delayed gratification because in their bodies, they don't feel an emotion about their future. It feels maybe they intellectually understand where they want to go and they you have, you know, certain things that you want to achieve that you think that would be so great.

Or maybe even for yourself, for your goals for your business, you're like, I believe that I will create this results in the future. I believe that I will have a million dollar net worth. I believe that I will impact thousands of women or have a hundred thousand clients. Whatever it is that you have in the future, you believe that it is one day, but that it feels far away. How do we bring it closer to ourselves? Well, you can do some exercises. I recommend, you know, tapping into all of your senses. So one way that I do this is to practice visualization. So I will get in my body in the morning and I will think about what it is to experience this experience that I say I want to have. What do I look like? What do I feel like? What does it actually mean to have the wealth that you want to create?

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If you have a million dollars in net worth, what would that mean? If you had a million dollars in net worth today? So this is a fun way to connect to your future is to think about the money goals that you want to experience in the future and then say, if I had that already today, how would my day be different? And in some cases, the answer might be that it wouldn't be that different, but that you might feel different. You might operate with more ease. That is a difference, right? You may have more confidence or think that you will have more confidence when you have this. You may believe that you will make a different decision and you will have less pressure or you will have whatever it is that you think that you will experience by having this result. Ask yourself, oh, can I experience that today? And just recently, I had an experience where I was a part of a challenge that has an incentive and I don't find out until end of this week whether I earned this incentive or not. And I don't want to give it away, but this incentive does include a trip.

So I closed my eyes and I was experiencing the moment when I had it. And I just like witnessed myself stepping off the plane and I could see what I was wearing. And there was this something about this outfit that I don't even have, right? It's this like white jumpsuit with like cape. I don't I don't know, right? The reality of the future to me is so real that sometimes I see something that I'm like, oh, cool, that's a part of my reality. It's not really an intellectual experience, but it is a knowing, it's a connection to something that already exists in the future. If you believe in that kind of thing. Right?

But whether you do or not, when you get visual with it, whether you believe that you in your present moment are creating it, or whether you're just tapping in and letting it drop in and download from another place, another version of you, there was something that happened to me seeing this. It felt more real. It felt more important. It felt like I had skin in the game, not like, oh, well, if I do, that'd be great. If I don't, nothing. It felt like if I didn't win it, I would be losing a part of a reality that I had already experienced and connected to and gotten excited about in like a way that I felt in my body.

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So visualization is super, super helpful to fall in love with your future. Add details to it, add senses to it. What does it smell like? What does it sound like? What are the other things that matter to you that would be affected by experiencing this, right? Because we know any particular result we want to create, it's usually not the money. It's usually not if you're trying to like lose weight, it's not the pounds, it's the value of that, right? So get deeper. What is underneath it? Why do we really, really crave this experience? And then when you add the different senses to it, you get to make your future juicier, more real, more tangible, more visceral. And when it you have that experience in your body, you're more likely to make a decision to match that future, to become that future, then to just go with the instant gratification.

The next thing number four is the simple spend less than you earn. So this is the math of wealth. Like I couldn't finish this episode without mentioning this. But some people will tell me, oh, yeah, like I just was, I haven't been able to build the wealth that I want because I haven't earned enough. And I'm saying enough for what? Enough for the expenses that you have. Well, oftentimes what I witness with entrepreneurs with just people all over the world is that we have this understanding and we've tricked ourselves into believing that we need all of the expenses that we have. Our fixed expenses, our variable expenses, we get into this lifestyle and then we feel entitled to having all of the things that really are mostly luxuries.

And so if you want to create sustainable long-term wealth, you need to dream big and then couple that with spending less than you earn. Now, are there months, are there quarters when I spend more than I earn? Yes. But what we're talking about on this episode is we're talking about habits. So I have absolutely spent and especially in the beginning of your business. if I'm talking to someone who is like thinking about making a big investment in your business, like if you're thinking about the ROI of something like that, right, the cost of not doing it, we have to factor in as well.

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But as a rule of thumb, I don't consistently spend more than I earn. I consistently as a habit spend less than I earn, which creates wealth, which gives me the safety, freedom and opportunity to on occasion spend more than I earn, right? So the habit is what is most important, but if you are someone that hasn't yet created the habit of spending less than you earn, of living within your means, then your permanent wealth is never going to happen.

Number five, hang out with people who have normalized what you want. So it's hard to stay poor when the people that we associate with are wealthy. And this might be triggering for some people because you might be like, well, you know, wealthy people aren't better people. Of course, that's not what I'm saying. I'm saying that if a wealth is part of the future that you want, if you want the path to being wealthy and generous, to being wealthy and right, like wealth isn't the only thing that we care about. So just be careful. I could just like already hear some of the people that are like, well, I don't need to just drop all of the people that aren't wealthy like that creates this gap. No, of course not. That's not what I'm saying. And I absolutely continue to have friends and family members who are not wealthy.

But when I'm thinking about the people that I give access to in terms of conversations about my dreams, about my future, when I really feel the most unapologetic and bold about my vision, about my future, when I think about collapsing the fields so that I am moving at hyper speed and growing in massive leaps both with my revenue, with my business, with my impact, in who I'm becoming as a person, it's when I'm spending time with other people who have already normalized the moves that I need to make in order to get there.

So not only are you the average of the five people you spend the most time with, which a lot of you, most of you have heard that saying before, and if you haven't, like whoa, isn't that just mind blowing? You are the average of the five people that you spend the most time with. Not only is that true because you're learning and talking more about money in a positive way.

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And so you're like, oh, that concept is so interesting and that concept and you're just learning more, but there's an unconscious mirroring behaviors at work and it is literally harder to not be like the people that you are around.

So it's really important if you want to have a wealthy experience permanently, that you're not just doing the things and practicing the thoughts in a vacuum, but that you're expanding your environment to also support you. And your environment includes the people in it. It includes the conversations that you're having in it. And if you want wealth to be permanent, you want to have an environment and an inner circle of people who have normalized wealth, who have normalized earning large sums of money, who have normalized giving large sums of money, who have normalized investing, who aren't scared to have these conversations, who are going to notice and poke holes in your limiting beliefs.

And so again, like this gets to be fun and easy and part of the ways it gets to be fun and easy is to create an environment that really supports your growth. And so easy way to do this is to make sure that your inner circle, your network is really pulling up the average that you want to be a part of. Yeah, you want to have illogical results. If you want to do some crazy shit with your life, you better be hanging out with some crazy mofos. This is part of why people come into the most interesting women in the world because I just got off call with them. One of them was talking about how she was like, oh, yeah, I wanted to be more expressive as a leader. I wanted to be more bold in my body. And so like I decided I was going to sign up for salsa lessons because obviously that's the next step. I want to be more expressive. What is a good way to get more expressive with your body? Dance. She's like, I'm not a really good dancer. I'm not, but she's just going for it.

These are the types of conversations that level - everyone else in the room was like, huh? What? And I saw these light bulbs going off, right? That's not necessarily directly to do with money, but it will make her more money because she has the intention of growing as a leader. She has the intention

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of applying this to her already seven-figure business that's growing, you know, even more rapidly, going towards two million this year, potentially more. And she is continuing to have these conversations with the mastermind, and the average income of the mastermind is raising after we're having these conversations more and more and more. Right? That is the power of just like you want it to happen fast, you want it to be speedy, you don't want it to be so painful, go ahead and join a circle like that.

And finally, track your givings. So I am big into tracking metrics. I just love it. You it's important to have a net worth tracker. It's important to have if that is a goal of yours to increase your net worth, which why wouldn't you want to do that? If it is a goal of yours to increase your earnings, you would track how much revenue is coming in. I can't even tell you how many business owners I would meet at like a random event and they will tell me they have this goal and I'd be like, oh, where are you towards that goal? Like how much have you made year to date? And they're like, uhh, and I'm like, this is so interesting, right? Like we track what we care about. And so like, why would you not track those things?

The same thing goes if you really want to explode in wealth and you want to get to levels of wealth that feel like most people wouldn't understand, then you want to track a part of this that feels purely amazing. There are pieces of our society that have conditioned us to say that earning a certain amount after a certain amount, it's selfish. After a certain amount of spending, that's greedy, that is materialistic, after a certain amount of savings, right? Like you're hoarding, you're not living in the present, you're not generous, whatever it is. Tracking your givings is just pure fun. And this is something that I'm starting to do this year because I have big giving goals. And I've always had giving as a part of my money practice, as a part of something that has been really fun for me as I grow the amount of money that is flowing in.

I am also flowing more money out and I love that. But tracking it has felt like, oh, wait, not only do I want to have a million dollars net worth, which



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we just achieved. Not only do I want to create a million dollar revenue within a calendar year, and then eventually a calendar month, which, you know, we're on our way to doing. I also want to give a million dollars within a year and within a month. Like fuck yeah. And so this is the type of thing that really, really breaks this fragility of money.

When you are someone who is deciding to be rich forever, how do we embody that? How do we identify as that? Well, people who believe deep in their bones and trust that they're going to be rich forever aren't afraid to give money away. They're not in scarcity. So therefore they can be their most generous selves. And one way to like notice and look at and feel in abundance is to track how much you are giving.

When you want to unlock the next level, like come and let us do this work with you one-on-one. I only have a couple of two one-on-one spots available at the moment. They'll probably not be available within the next 30 days. So if that's you and you want to do this and you're like, holy hell, like I'm already playing at a big level, but I want to come and I want this earnings, spending, saving, investing, having and giving game to be like, ooh, like next level, I know where I'm going. I feel so fun about it. Like it's time to connect with me and let's map this out for you.

So it's time to do this work with us. I'm not the type of coach that's ever going to tell you can't do this alone. Like, of course you can do this alone. I'm telling you exactly how to do it, right? There's a library. You don't even need me to do this. My mentor just made a million dollars cash in about three days. And my fastest million rolling has been made in about three and a half years. So it's getting faster and faster and it will be within a year. But is there anything different between my million dollars and her million dollars? No, like the dollars themselves, there's no difference in value of the million. But the only variable is time. It's speed. The ROI of hiring me is pace and emotional experience. I can tell you that the way the most interesting women are building is rooted in joy and generosity and they're doing it quicker and quicker and quicker.

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And if that's for you, let's go, baby. You can start inside the \$22 no more zero dollar days challenge that's starting September 29th or two feet in for your legacy with the mastermind October 2nd. Again, a lot of this is coming up and then the doors will be closed to the mastermind for another six months. But for the love of all that is holy and worth it, get in some room. Get in one that is going to raise you and do this work. I love you so mucho, and I'll talk to 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!