

**Ep #18: From Living on Spoons of Peanut Butter to
\$1.5 Million in Revenue Playing Games with
Wrinkleboss and MedSpa Owner Nicole Kapaun**



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Jess McKinley Uyeno

[Fun Money with Jessica McKinley Uyeno](#)

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Nicole: I mean, I grew up with very little and then made bad decisions along the way. I had my daughter at age 20 and had to work like multiple jobs. I mean, there was a week where I ate nothing but a spoonful of peanut butter. That was just my life, but I knew, if you're listening to this now, there's always a choice. Just moving one step forward in front of the other is the direction to go and just again, believing that it's not always going to be like this. It's just a chapter. We have many more chapters to go and just seeing the light at the end of the tunnel, even though I understand it can be so dark at times.

Jess McKinley Uyeno: Fun and money. I mean, they're not necessarily the two words that you think of when you think of them individually. Who is having fun having these conversations? We just don't have conversations about money that don't revolve around pain points, typically. And what is hard about money. And while there are absolutely things for us to learn and areas of growth and there's always more to be had, I want to bring you conversations with women who aren't just playing at the highest level in terms of earning where they've, yeah, put their money where their mouth is and they're actually providing enough value where they are making mind blowing amounts of money.

But I have been really picky with the guests that I bring you because even getting to seven figures, there are a lot of women that still, they got to seven figures doing something that just they didn't have to overcome other money stuff. And so a lot of people, maybe then I talked to them thinking they would be a good guest and they're just, they still have work to do for this conversation to really be truthfully at its core about the fun of playing with money. And one of those difficulties is if you had an experience where money wasn't something that was fun always for you.

And I cannot wait for you to hear the guest that we have today. Nicole Kapaun is the founder and business owner of Wrinkleboss in Minneapolis,

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Minnesota and this is a med spa and it has incredible, incredible culture and brand. And even if you're not there, I encourage you to check out her website because it's just so fun what she's built. But behind that, she's also a human being and the arc of her story, what it has been to get to where she is today, comes from her just being willing to not play the victim no matter what came her way and from her being willing to just feel.

I love the quote that we're only limited by our unwillingness to feel embarrassed. And I think that anyone who's really done this work and who can talk playfully about money has just been willing to feel embarrassed about the things that have limited them up until now. So get ready for a conversation that is going to show you what it takes to be a real student, not just of business, not just of money, but of life. Can't wait for you to listen.

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Jess McKinley Uyeno: Welcome to the show. I miss you.

Nicole: I know, I miss you. I miss everyone.

Jess McKinley Uyeno: For those of you who are new to the show or who don't know Nicole personally, Nicole is first of all an angel sent on to Earth. How do we know? Because she has literally saved someone from a burning vehicle. People don't do that unless they were sent as angels onto this earth to save people. That's a true story. I don't know if we want to get into that, but...

Nicole: I always forget about that moment until you bring it up and you're like, oh yeah, I did do that. That was pretty badass.

Jess McKinley Uyeno: It's so badass, but has nothing to do with the reason why I wanted to have her on, which is also that she has taken every

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concept of fun money that I have brought this way, every game that I have ever introduced to the most interesting woman in the world to my mastermind on my podcast and my Instagram. If she sees it, she's like, "Oh, I'm gonna try that." And then she just gamifies her business at every corner. And I wanted to have her on because not only has she created a med spa in Minneapolis called Wrinkleboss, which is beautiful and really a cornerstone of the community over there, and it's become that in such a short time, and we'll talk about the specific examples and ways that she's continued to invest back into her community.

But also because to me, she really embodies and she understands the point of money, which isn't just to come and earn it. It's not just to come and have it. It's not just to come and spend it. It's to play. It is the vehicle for you having your most interesting life or your most interesting experience for your most generous experience. It's the vehicle for bringing out what matters to you.

And if you say that you have a mission on this earth and that you have things that matter to you and people that matter to you, I hope to God you do if you're listening to this, then to say that money isn't important to you is a slap in the face to your mission. It's a slap in the face to the things that you say matter to you. And I hope that by listening to Nicole and listening to how casual she is about these games that she's implemented really a lot of them just in the last six months to a year, that you're inspired to start making some bigger moves today.

So Nicole, I don't even know where to begin, but why don't you take us back to what about, was it money first or was it freedom, time? Was it just spontaneity? What drove you to want to go from being a nurse to being an entrepreneur and opening up your med spa?

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Nicole: Well, it first started with knowing that I really love to take care of people and I love talking to them and I love that deep authenticity. Working in the hospital, working in acute care, you would see so much of that come out. But in the hospital, you're also going so fast, running, you don't have a lot of that compacted into more of what I would like. So I really wanted to do something similar, still take care of people, but also have more time to slow down and value more of like what we're talking about and educating in ways that would bring more confidence and just building stronger relationships. One thing I've really learned over the course of my years is it's the people that really bring us together and make the world so much brighter, more beautiful.

Jess McKinley Uyeno: I don't want to say that you had lost that necessarily when we first met, but I felt like that you were in a period of business where you had built something up, but the business model and the way that you were thinking about it was blocking you from having the exact connection to the people that got you into it. Can you talk about that about how some of the distractions along the way of building especially when you're in that that phase of like the hustle and the grind of like, okay, cool, we gotta make this work, we gotta make it profitable, we gotta like hit some goals here, how we can completely lose sight of what matters and how you flipped it around.

Nicole: Oh yeah, 100% because the whole reason why I started Wrinkleboss, I mean, I had worked for other establishment and realized the business models that other people were doing just didn't jive with what I was doing. I wanted to give people that experience of slowing down and feeling like, you know, someone was actually there to care about them and listen and make a difference and just be there in their corner to support them.

But when you're building a business like from scratch, you don't know what you're getting into. So you're just drinking out of a fire hose and pretty soon,

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you know, you still connect and you care about your people, of course. But when you're spinning plates on all hands and your nose and your toes, everything, it starts to wear on your mojo and I feel like that's what I lost when I first met you is like I, I looked at the world as more like, oh, I'm so frustrated about all these silly things when really I should have been looking at it as this is such a great opportunity. I get to do these things and this is awesome because life is so precious and so short.

Jess McKinley Uyeno: And like really it's so easy to do that in the short term and to see it and be like, oh, okay, I'm feeling really on fire and then to slip back into it. But I've watched you like really ingrain this question of like, how do I seize today as the opportunity that it is? And how would you say that you've solidified this habit of continuing to push yourself when it comes to money and your monetary goals and what you are trying to build in terms of your company and also making sure that you don't lose sight of the mission and what matters, right? Like if money is the vehicle and the vehicle is about the mission, we really do have to toggle between these two focuses daily. So how would you say that you have done that?

Nicole: Yeah, 100%. I mean, a lot of it was just, you know, meeting with you ladies and understanding the fundamentals of your actions equal your results, but also deeply asking yourself why you're doing this, what your core values are, and waking up every day and not withering away from what's important to you and where you want to be. And ultimately, like the journey itself is just so fun that every day that I wake up, even when the outcome isn't going in my favor, I'm like, hell yeah, I just learned that, you know, now I'm gonna pivot and I'm gonna do something different. So I have such a good way of looking at even some “negatives” and being like, that is so cool. I got to learn that and now I won't do that again.

Jess McKinley Uyeno: Yeah, I mean, oh my gosh. Can you give us some examples? Because we're talking about some big numbers. When I first

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met you, you had a small tiny room that you were running lots of patients through. You already had built up a pretty successful business. I mean, let's say last year we met last September, I believe. And your business was doing what in revenue in 2024 and kind of where are you at right now and where are you projecting for next year, just to give people some context.

Nicole: Yes, so when I met you, I was averaging anywhere from like 30 to \$40,000 a month in revenue, gross revenue. And then I joined your team, like your mastermind class and I jumped up to making 100 grand in the very first month and it was all mindset. It was like, okay, let's focus, let's get back to, you know, the reasons why we're doing this. And I just shifted. I really ate in like, breathe everything that you were teaching me and it was just like, let's go. And then from the moment, you know, I was seeing 100 grand, you know...

Jess McKinley Uyeno: She's talking per month, by the way, right? Like she went from 30k, 40k months to 100k a month within 30 days of joining the mastermind, like blowing everyone's mind. But like, I'm not here to ever pretend like this work is easy. It's simple, but it's not easy. And you just decided, you were like, I'm gonna show up. I'm a good student. I've been through med school. This can't be that hard. This is just like mindset. Like, okay, what is it?

But I watched you just be open to dropping any thought that wasn't serving the higher goal of your mission. And not just the goal of the business, but like your mission to just be more connected to your kids, more connected to your community, more connected to your husband, more connected to nature and your time and like these just the word fun. I felt like all of a sudden fun was the theme that was pouring out of your mouth every week. It was like, how do I have more fun? How do I bring more fun to this? So, like tell us a couple of tangible things because I know the audience is like, whoa, 30 to 40k months to 100k months. Like, what did you do? Right?

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That's the question people jump to, but really like, maybe if what did you do was how were you approaching things differently? What were you asking yourself differently to start thinking about things in a way that just opened the floodgates of money?

Nicole: I would say, I kind of shifted to this mindset of like everything's a game, kind of like you say, and we have plenty of time. And I would write down like the wildest goals and normally like prior to that, I'd be like, that is not obtainable. Like it's almost like you're telling these things and then you believe it. But when you're opening up your mind to whatever is possible, then I was just hitting higher numbers. I was watching things more closely, just having goals, like obviously, and like the failure collection too, where you're like, okay, I'm gonna set these things up and just paying more attention to the numbers and just having more fun with it, thinking of it as more of like a game. And if I didn't hit that number in revenue, then so what? The next month, I'm going to try again and we're just gonna keep going.

Jess McKinley Uyeno: Yeah. Yeah, the gamifying is so underrated and anyone who's listening to this is gonna have something exciting in store because we have something coming up to the effect of that in a masterclass that will be for anyone even if you're not in my world as a student yet, but I have really loved watching Nicole gamify this because even throughout the course of the year of working together, right? Like you would take a little thing that I would do and you would just bring it into your staff and you would bring it into your home. Can you tell us some examples of how you made money more fun in your home and then we'll talk about your staff.

Nicole: More so in my home, a lot of what we talked about at the dinner table was like reverse engineering whatever goal that we were wanting, you know, the kids would be like, "I wanna reverse engineer getting an A in

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math.” So it started with that. And then my daughter Riley, she was like, well, I want to move out at age 18. So let's reverse engineer that. And again, back to like it's a game mentality. You know, once you're talking about it and bringing that enthusiasm to the table, then everyone gets more excited. And then with my husband, just having more of like these wealth management meetings where we would meet monthly and it's like, all right, how much more wealth do we have? Like, what can we do differently? Like how are we not playing big enough is kind of what we would keep asking ourselves. And then I would just shift that mentality to like everywhere, like relationships, business, you name it.

Jess McKinley Uyeno: Yeah, yeah. And so your staff at this time, I think when we first met, you had two employees?

Nicole: I think I just had one employee.

Jess McKinley Uyeno: One.

Nicole: So I was the sole breadwinner of the business. I started it up, but I was also injecting and doing skincare full time. And now I have three team members. So still very small, but when you're really focusing on pairing only the people that fit your culture, your core values, you have to be so selective.

Jess McKinley Uyeno: Yeah. And so as you brought people in, I know we did this one exercise one time where we were like, all right, in order to like - it's so easy to be like, let's get in the vibes of feeling fun when maybe your week is showing you some circumstances that just aren't fun, right? Like, I mean, nothing is, obviously there's a way to find fun in everything, but I am not the person who's like, you always have to manage your mind by changing your thought about. You can also get into the vibes in different ways.

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So we find new games to get yourself into fun. And one of the things you really took and ran with was the sexy list, right? Something that I had done in different forms with my own coach, just a reminding ourselves all of the crazy shit we've done. All of what we have accomplished. You don't even have to do anything else. You don't have to change anything just to remind yourself, hey, in the last six months, in the last year, like what are all the sexy things that I've done? Like damn, to remind yourself like, if I were to write a memoir, just of the last six months, personally, business, whatever. And I was like prompting you to do it. You had so much fun that what did you then go and do?

Nicole: I definitely brought it to the team aspect and we have these meetings every Thursday and I've been really trying to get them to get outside of their comfort zone because nothing more that's like unfun when you're sitting around a table and people are just so nervous to say anything. So I brought it up a level and got a microphone, a big speaker. We had like some music playing. It was so much fun just talking about all the cool shit we've done. And I've really adapted that too to like now what I call my success folder, which is just another way of showing like evidence and like how fast you're growing per month. So when you can look back and be like, you know, I don't even remember what we did that month. It's right there telling you like, yeah, you are a total badass.

Jess McKinley Uyeno: Yes. Yes. And I feel like half the time that's my job all the time. It's not even to necessarily be like, okay, we always have to change this and do this. It's like, actually I just need to remind you that it's working, that what you're doing is compounding, that even when we are collecting failures and coming short on our impossible goals that we're still moving in the right direction in some area. And even if we have a dip in revenue or a dip in clients or a dip in some result that we're looking at, there's never a dip in learning. It's either we're winning or we're learning.

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And like you said, taking those opportunities to continue to focus on the things that you can control.

And so fun is something that you control, the energy in your staff. That is something that you can control. So those habits have been so fun to watch. Like what would you say has been something that you have brought onto the culture of your team that has led to just easier money?

Nicole: I would say adapting the high quality question every Thursday just to get people to open up and understand who they are on a deeper level and bringing more connection to the team, more like vibrancy, more color. And that just expels to the clients that we're talking to. Like every conversation is more magical when you have those deeper, higher quality questions.

Jess McKinley Uyeno: It's so true because it's easy to just look at a stat, like I think about publicly traded companies. You know, we can see their quarterly reports and we think we understand what a company is and what a business is. And it wasn't until for me, I saw Google come on the scene and really change what was the vibe of a successful company and what was the vibe of like a type of company that was growing at an unprecedented rate and not because of KPIs being the only thing that they were focused on.

It's like, how can you, like you said to one of the biggest things that you did to shift from the 30k to 100k months wasn't just focusing on a key performance indicator or a number, but it was two things that I know that you did just from working so closely with you was looking at mastering your schedule. So saying I'm going to be really clear about what I'm doing every 15 minutes of the day, which sounds crazy to someone who's never done it. It feels like, oh, like that's so rigid. I could never do that, right?

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But when you couple it with these new fun questions and thoughts, instead of saying, okay, I need to hit this goal, it's like, all right, where could I play bigger? Where could I gamify this? How could I make this more fun so that when you're looking at the numbers, it feels not daunting, not overwhelming, not like pressure, but it feels like excitement and possibility. So what is the business projected to do for 2025?

Nicole: 1.5.

Jess McKinley Uyeno: Woo, \$1.5 million. And can you tell people how many hours you are working right now?

Nicole: I am working, so client facing, it's three days a week, Wednesday through Friday, maybe four to five hours at a time.

Jess McKinley Uyeno: So like 12 to 15 hours a week. Amazing. And I think that you had said, right, that the goal was to increase your revenue to exceed a million, to do, is your possible goal? Was it two million this year?

Nicole: It was two because last year I had hit like nine something. My goal last year was 1 million and this year I wanted to double just everything, staff, revenue, all of that.

Jess McKinley Uyeno: One of the reasons I started this podcast was because I knew that most entrepreneurs just want to talk about earning. They want to talk about how much has the business made? How much is, you know, the business earning? And it's so tempting to get sucked into just moving the goalpost and having earning be this thing that defines you, that really is the thing that is associated with our worth and the worth of the company and the value of what we're doing.

But I want to talk about spending, saving, investing, giving, having, let's talk about some of these other games because you have dabbled and

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increased your capacity in all of them. Let's talk about spending for a second because this is a fun one. What is something that you now spend on that your past self would have judged you for or would have thought was ridiculous that you've done that's been so fun?

Nicole: I mean, just the last few events, like the Parkway Theater, renting that out.

Jess McKinley Uyeno: Yes, tell everyone about this because this is also a giving category as well.

Nicole: So we developed, it's called Local Crush, which means that we spotlight different businesses in our community that we're crushing on. And there's nothing back in return other than pushing people to their businesses. And usually that means just like signing up for their classes or their courses or renting out a community theater and just having a good time together.

Jess McKinley Uyeno: So what did you just do at this theater that you were crushing on?

Nicole: Yes, so since we're getting close to Halloween, one of my favorite movies is ET from 1982, I want to say. And I was like, how fun would it be to get all of our community in one room and watch this cool movie together. And it was a blast. I mean, my team and I had to get up on stage, talk about Local Crush. That was the first time I had ever been on stage before, other than just like practicing with the microphone on Thursdays for group meetings and just you've taught me to like move my body more when I'm using the microphone. So I thought of you yesterday.

Jess McKinley Uyeno: Oh my gosh.

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Nicole: Pushing the limits with things that you're uncomfortable for, like I live for those moments knowing that it is scary, but you're going to come out on the other end of it just so much stronger. It's just like moments like that keep repeating.

Jess McKinley Uyeno: What a beautiful thing. And so for you guys that also struggle with the earning game because of maybe you've had some unclear thoughts about it being selfish or greedy to hit these goals, without the goals of two million that Nicole created for her business, she would not be able to be a local business owner and a staple of the community and a profitable place that could then pour into her community, something that really matters to her, asking for nothing in return and saying, oh, okay, we're just gonna spend our time and our energy that we otherwise could be chasing more profits, chasing more sales, but we're going to focus it on giving back.

What happens and can you describe because I know I've experienced this as well, but what happens when you stop telling yourself the story that there's not enough time to focus on outflows with your money because you need to be focusing on your inflows. So for example, your goal was 2 million, there's two months left, you're not there yet, you're tracking for 1.5, you could say, oh, there's not enough time to focus on the giving, we need to be focusing on the sales and hitting this number. What has been happening since you've been focusing on this type of an outflow?

Nicole: I would say, so it kind of goes back to my mentality of not pushing anything or forcing it. I want things to happen authentically and organically. So just building, you know, this community awareness has brought our name out in the public more and we've been seeking new clients and new people to come through the door. So in ways, it's almost helping our business too, even though we never ask for anything return. We really just want people to explore other beautiful areas in our neighborhood.

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I mean, we still have our metrics, we have sales meetings, we're very much so into the numbers and we push, we use every day as an opportunity to do the best that we possibly can. And we come in with the team an hour before we even like start prepping for clients and we talk about, let's gamify how this person, you know, the experience through them walking through the door and then so on for the next one.

And then every single day too, we do, we used to call it recap, but we changed it to waffle. I don't even know how we started waffling or calling it that, but we would recap and talk about all the little things, all like the five different senses of everyone coming in the room, what they sensed, how they experienced it, like what could have gone better. So we're always improving that flow on a daily basis, like so seriously, but having fun with it too, because once you start paying more attention to just the finest details, you can create the most magical experiences for people.

And for me, like having people feel safe and feel special, that's like the greatest gift that I could ever give to someone. So that's what we would really focus on. And just doing that, we've seen strong retention, you know, more referrals. I think I've sent out three total marketing emails in my entire existence of Wrinkleboss. We don't really do that and I'm not huge on social media because it's not that important to me, but it's more of like, what can we do in real time that makes a huge difference? And that's been working.

Jess McKinley Uyeno: Oh, it's such a Fun Money hack to remember that your vibration, that the delivery is a form of sales, that your ability to continue to increase your product to make it the most captivating, compelling, over deliver that you could possibly think of and to never feel done there, but not to do it from a place of pressure. Again, to do it from a place of a game, from a place of purpose and saying, right, this is my goal every day, my job as a human being is to just get better and better and to

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see a new way that we can improve and at the same time to be in celebration and to be in gratitude for what is.

And I think that you have really done such a good job. I think what makes money fun is when you can both be in the future and in the present at the same time when you're asking questions that allow you to both be shooting for the moon and be on the spaceship, right? And be like, this is crazy, we're in space. Like, what's happening? Right? And so what is it one more fun like spending thing that maybe you've done personally or a way that you've shifted to experience your life in a more fun way this year?

Nicole: Well, just two days ago, I bought like a, it was almost a \$2,000 robot vacuum to make my life more simple because we have two dogs at home and now I'm buying one for Wrinkleboss too, where it will turn on at night and it'll sweep and it'll mop your floors. Like I could lick up these floors and feel like, yeah, this is legit. Like just things like that that make your life that bring back more time prior to like all of this, I maybe would have just vacuumed a little bit more and like put it on the schedule. But now I'm like, whatever, like money is just a number on a spreadsheet. It's going to come back. I've been dirt poor. I've had now money. Like it's great having money because it gives you the more opportunity to do cool things, but also it simplifies your life so much in so many ways too, right?

Jess McKinley Uyeno: Yeah, I know you had kind of made us all really jealous with one genius way to simplify your life and make it more fun, which was, I believe that you hired, I don't know if you're still doing it, but you hired someone to come over like a glam squad to come over and do your makeup and your hair because you're like, I don't like to do this, but I like to experience the fun on the other side.

Nicole: Oh my gosh, I searched high and low for someone just to come to the business, do my makeup and my hair. And unfortunately, I couldn't find

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that person. So that is how I found my first local crush, which is a business called Evry and they specialize in teaching you how to love putting on your makeup and doing like simple practices where it's like I just didn't know what I didn't know and spending time with that team, I now enjoy putting on makeup and it takes me less than like five minutes.

Jess McKinley Uyeno: Oh my God, I didn't hear this update. That is so fun. And then even too, I know we were talking about like, who do we want to be? There's so many different ways to we say living a level 10 life and 10 different areas of your life. Finance is one, business is another, but that's not it, right? You have your family, you have your husband, you have your community, you have your hobbies. And you started to shift a focus to, all right, like what are the fun things that I want to add to me as one of the most interesting women in the world, right? Like, who is she? What does she do?

And when we were first talking about how one of the ways you really wanted to stretch and get uncomfortable was in your body, you're like, I want to be more embodied. I want to be more like physically expressive because inside you're like, I'm bursting with joy. I'm bursting with excitement. And you're like, maybe my face and my body like takes a minute to catch up because you're also so cerebral. And so what are some fun money ways that you've spent in that category? Because you say you want something and I watch you just go.

Nicole: I just do it. I know. I forget when I last talked to you about this, I joined salsa lessons and now I am in salsa too. So I have still been going every single week and that has been such a challenge. It feels like your brain is just like splitting into two just because I don't know, like moving my body in ways like that is so challenging, but I love it and now I can actually dance appropriately. Like I'm getting faster and better. And yeah, there's

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something to be said about dancing and how therapeutic it is. That alone can bring so much more confidence into like even walking into a room.

Jess McKinley Uyeno: Right. You have two kids. You love to travel. You are doing all these things with your community and your like - there are people that are like, wait, there's not enough time. What would you say are your favorite thoughts that have just like completely flipped the script for you who maybe did subscribe to some of these thoughts of I need to get more efficient, I need to be better because there isn't enough time, so I have to make the most of my time from kind of a push energy to being this person that we know and love that is just like flowing with time genuinely.

Nicole: Just like you mentioned, like getting really solid what your core values are and scheduling that result on your calendar to make sure that you're holding yourself accountable. And then the other stuff doesn't matter. Like yes, there will always be something to work on and to do. Like you always say, there's plenty of time. So I just like remove that from my category or like my brain of saying there's never enough time. There's always enough time. It's just about prioritizing the most important things to you and obviously your goals and then the rest of the stuff will come.

Jess McKinley Uyeno: Yeah, it's that long game and there's plenty of time and also why wait? There's so much time and there's this long game and also we're gonna shoot for two million still and we're not gonna give up on that goal just because it's October 27th and we're in Q4. It's like, hell yeah, I blew my mind and I grew my monthly revenue from 30k to 100k in one month. What's to say that I can't now grow my average revenue for the last two months to be double what it typically is and just blow our own mind.

Nicole: 100%. And you know, looking back, had I maybe put in more hours with clients, I would have definitely foreseen like two million maybe a little bit more, but I value time and I just I didn't want to do it, so I didn't do it.

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Jess McKinley Uyeno: Amen. Amen to that. And that is again, one of the other reasons I wanted to have you on and to talk to you because you are doing things in terms of the earning game that a lot of people are like, ooh, I want to shoot for that. But I think subconsciously we push away the creation of a goal because we think that it's going to require us to be all about our business, to lose the things that matter to us in order to create it. And so what would you say to someone who believes that if they want their goal, that they're going to have to sacrifice fun and who they are and their priorities and their family, like maybe what is like one simple thought or even a tangible habit that you put into your day each day to keep the most important thing, the most important thing?

Nicole: The Miracle Morning and just reflecting and journaling every day, I can't tell you how critical that is, at least for me because it's a moment of silence to yourself. You're also reflecting, you're journaling, you're doing all the things for you and you have to maintain you before you manage a business because there's going to be so many things that come with that. So knowing that you believe in yourself, you are strong and constantly telling yourself that you can do whatever it takes and do whatever you want in life. It's an every day practice that like I really think that has brought more strength to me personally and knowing too like being so aware of who you are in your interactions, in your daily, even in your own silence and knowing when you need to switch your thoughts and bringing it back down to like play.

Like I think play is really what causes more financial gains because if you're not having fun and you're not enjoying the process, it's not going to last very long and you're only going to burn yourself to the ground. So bring whatever lights and energy you can bring to yourself and maintain that consistency and do not go without that. And I think you're going to be fine no matter what.

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Jess McKinley Uyeno: So for those of you who don't know what the Miracle Morning is, Miracle Morning is a practice that was created by Hal Elrod and I had brought it into my own life and it absolutely changed my life. I'm not a morning person, like I'm a self-proclaimed wanna be morning person, but it just means like the hour that I wake up and then I function the best is not the morning, but I still love my mornings more than anything because when I do this practice, it's a practice of six practices.

You can go and you can check it out, you can Google Miracle Morning. It's something that I integrate in the retreats with my clients in person because when you can go full immersion, it's one thing to kind of try and do this on your own, but when we're doing it all together and when we're doing it a couple days in a row, you feel the effects of it and it becomes true addiction, right? Silence, affirmations, visualization, exercise, reading, scribing, these little practices. And again, I know my first instinct when I first heard this was, I'm already waking up in a rush and I already feel like I don't have enough time in the morning.

Well, this is a decision. It's a new practice. It's a new decision to say, I'm going to commit and prioritize the time in the morning for myself. But Nicole is a morning person. She gets so excited. She pulls the light switch on her like little side table at what, 4:30 in the morning?

Nicole: 4 a.m.

Jess McKinley Uyeno: 4 a.m. club. Yes. And it's just so amazing. I want everyone to hear all of the different ways for you to play the game of money, for you to engage with it, the different thoughts. I mean, you've said things so casually, not only throughout the mastermind that have blown all of our minds with just a simple way to simplify the way that you think about time and money, the way that we think about fun and money, the way that we think of generosity and our time on this earth and money.

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And when we stop listening to, I guess finance bros who have a certain way and listen, I've had many incredible male mentors in money. Why? Because that's just kind of what was out there. There weren't books that had five stars and thousands and thousands of reviews that were written by women yet because we have such a short history with money. And that's why it's so important to get to know women like Nicole, to hear women having these types of conversations so that you can see, oh, okay, maybe there's actually a different way to do it. Maybe my nature is to be more playful. Maybe that's the path to money and it's not a hustle and a grind and a way where you have to sacrifice being the mom that you want to be or the community leader that you want to be or the sister, the friend that you want to be. And instead you can be like, oh, you know what's gonna make me the most money this month? Salsa dancing lessons. What?

Nicole: Yeah, salsa dancing, moving your body, being curious and just exploring more of what you don't know about and seeing where that takes you.

Jess McKinley Uyeno: Yes, it's so good. I really know that the people listening to this are exploding with inspiration right now and I hope that there are more people that are going to have listened to this and then set their alarm for 4 a.m. tomorrow to be like, oh my gosh, what would happen if I could have that little more of time or in my case, like three hours more in the morning to have time to explore and to ask myself questions and to sit with myself and to journal out. But I can't wait to see what is on the horizon for you. If people want to learn more about Wrinkleboss, of course, Nicole, we didn't even say Nicole is in Minneapolis, Minnesota. So if you're listening to this from over there and you have the opportunity to check her out in person and to go into her space, where can people find you?

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Nicole: You can find us, well, the address is 4308 Bryant Avenue South Minneapolis. You can check us out on the website. It's Wrinkleboss.co or you can find me on Instagram too. It's @wrinkleboss.minneapolis.

Jess McKinley Uyeno: Amazing. Well, we're so grateful for your perspective on life, for your take on fun money. And I guess rapid fire, maybe I'll just ask you a couple of questions because I want people to start playing with numbers and seeing that numbers aren't scary and they're fun and that we can talk about it and it's safe to talk about it. Do you track your net worth? Yeah, is that something that you know or that you know what you're at?

Nicole: Yes, so my husband and I when we do our wealth management meetings, right now and it's always changing, of course, because we have different investments, but right now I'm at 1.5, you know, not counting him.

Jess McKinley Uyeno: Yes, hell yeah. That's so exciting. Yeah, just on our own, right. And then we have our partnerships too and to think about money in so many other fun ways. That's something we didn't even get to talk about of like the freedom to set your own money goals and then also to play around with collective money goals and your goal as legacy and for the family and to play with money goals with your kids. So fun.

Nicole: Totally. And paying off things and having that freedom to do that. Like I still remember writing a check for 60 grand to pay off my student loan debt. That was like, what? Not even that long ago.

Jess McKinley Uyeno: A couple months ago, right? Like six months ago?

Nicole: Yeah, there wasn't any like strong emotion behind it. It was just like, all right, done, moving on. You know what I mean? They are more structured to have more like monthly meetings to see like where your money is, where you're going because you'll get to a point where like you're investing in so many different areas. It's like pulling it all together, watching

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it, getting excited about it because I think we can just, it's like this unfamiliar space to us. It's one thing looking at your revenue every month, but what are you doing with it and where do you want to be, you know, in a few years using it and giving back all of that.

Jess McKinley Uyeno: Yes, it's so good. The earning game without the proper spending game, without the proper saving and investing game, without understanding that what debt has a hold on you and what's safe debt, what all of it and your net worth understanding that I'm building to give myself that time freedom and the ability, we are more evolved now and we understand that building up a net worth isn't just about retirement, it's not just so that you can stop working, it's so that you can have the freedom to decide I want to do what I want to do when I want to do it and I want to have the flexibility to have this chapter of my life where I love to work and I have the time and I have the energy and then there's gonna be a season where I don't want to do that anymore and you will have that ability to kind of make that shift. So kudos.

One thing we didn't talk about and again, I was like, wait, can we still talk about this is I think it's easy to listen to a podcast episode of rich people, especially white people and to say, oh, they probably just were rich their whole lives and it's easy to assume that people had a privilege or an easy path. And one thing we haven't talked about was how much you have had to overcome and how much you did experience of the exact opposite side of this, of extreme poverty. Is that something that you would like to say to maybe someone who's listening that didn't have an upbringing that was extremely financially secure and just to be that example for someone.

Nicole: Definitely. I mean, I grew up with very little and then made bad decisions along the way. I had my daughter at age 20 and had to work like multiple jobs. I mean, there was a week where I ate nothing but a spoonful of peanut butter. Like that was just my life. But I knew, if you're listening to

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this now, there's always a choice. Just moving one step forward in front of the other is the direction to go and just again, believing that it's not always gonna be like this. It's just a chapter. We have many more chapters to go and just seeing the light at the end of the tunnel, even though I understand it can be so dark at times.

So that's why I feel like money again is just like a number on a spreadsheet. It allows us to have more opportunities and more fun. But I still had a shit ton of fun when I was dead broke and eating peanut butter every day for a week straight. Like I was still having fun. Like just a matter of like the mindset, like just keep pushing forward and trying to maintain like that positivity and saying, I believe in myself, I'm going to keep pushing forward.

Jess McKinley Uyeno: Ah, it's so valuable. It's so important. I am so grateful that you were willing to come and say, listen, Jess, I'm an open book, ask me anything because your story is really special. It's really unique. It's not, I don't want to say it's unique in that it's not something that other people can do, but it's really unique in the sense that most people aren't willing to focus hard on staying in optimism. And optimism is a confused term. People think that optimism is the belief that everything's going to go right, but I think it's quite the opposite. It's actually a belief that the odds are in our favor when we continue to move forward one day at a time and one step at a time.

And it was just perfectly summed up in what you said about this being just one day and one page and one chapter of your life. And if you believe that where you're at with your relationship to money right now is where you will always be, it will be where you will always be. But if you believe that this is just one chapter and you believe that there is a future that has infinite possibilities for you, it gets to immediately be fun because you get to live in anticipation of it and gamify it and be in the curiosity and the opportunity that you kept saying throughout this episode.

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So thank you so much for being so vulnerable and sharing and also being so casual about it. I think that that's another really valuable way to be about money is right, like it's just money, it's not that fragile, it's not that serious. It's a game and it's possible for everyone, yeah?

Nicole: Absolutely. Yeah.

Jess McKinley Uyeno: Thank you so much, Nicole. Everybody, go and follow Nicole over on Instagram. And if you loved this episode, please give it a share. Give it a share on Instagram. Give it a review and let us know what you want to hear. And I am very prone to having my clients on for a second follow up episode because my clients grow fast and they're always doing cool shit. So we'll have Nicole back in the future to share with you guys about her Fun Money journey. Thank you, love.

Nicole: Thank you.

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!