

227: Money Mindset (with Denise Duffield-Thomas)



Full Episode Transcript

With Your Host

Jen Riday

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You're listening to the Vibrant Happy Women podcast, episode number 227. We're talking about money mindset. Stay tuned.

Hi, I'm Jen Riday. This podcast is for women who want to feel more vibrant, happy, aligned, and alive. You'll gain the emotional, physical, and spiritual tools you need to get your sparkle back and ensure that depression, anxiety, and struggle don't rule your life. Welcome to the Vibrant Happy Women Podcast.

Hey my friends, welcome back to Vibrant Happy Women. I have an amazing guest for you today, her name is Denise Duffield Thomas. And she is a money mentor who can help you make money and release your fear of money and debt, and your fear of not being able to save, all of the things that can hang us up when we're dealing with money. She wrote three amazing books, Lucky Bitch, Get Rich, Lucky Bitch and Chillpreneur. And she has a Money Bootcamp that has helped over 6,000 students from around the world.

Denise is from Australia, and you're going to hear a funny story of how she bought a rose farm and it is 'haunted', maybe not haunted but there is a spirit there, an older woman who has been in charge of the farm for a while, her name is Edith. And you're going to hear how Denise is breaking the curse of Edith getting people to leave that farm every three years, it's fascinating.

So I'm super excited for you to keep thinking this month about your money blocks, maybe you have blocks to save money, blocks about your debt, blocks about your ability to invest in your own retirement, blocks about your ability to earn more.

Denise explains how these money blocks really can hold us back and how we can get rid of them, and how we can speak in more empowering ways to our kids when we're talking about money. So you're going to love this

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one. I had a fun time talking to her. Let's go ahead and jump in and learn about how we can have, and make, and save more money.

Jen: Hey, everyone, I'm talking with Denise Duffield Thomas, the author of Lucky Bitch, Get Rich, Lucky Bitch and Chillpreneur. And she's going to talk to us about money blocks and how we can help our kids have a positive money mindset, plus some other cool stories that I've heard her share before. Welcome to Vibrant Happy Women, Denise.

Denise: Hi, Jen, thanks so much for having me, I really appreciate it.

Jen: So you are the queen of money mindset in my opinion, I have followed you for a while now and read your books. For those listening who don't know about you, tell us what you do and how you can help women with money mindset.

Denise: Sure. So people might have never even heard that concept before, someone who just teaches money mindset or helps people with their blocks. You might not even know what money blocks are. So money blocks are anything that stops you from making money. So it could be a fear, a belief, an old story, sabotage patterns that you don't even realize that you have, anything that stops you from making money.

And for the last 10 years I've helped entrepreneurs, mostly women, to really uncover what it is about money that scares them, that gives them pause, sometimes when you're sending out those invoices or asking for the sale. And I do that through my books and through my Money Bootcamp, my online course. And it does seem like a bit of an interesting kind of career to go into, because for those who don't feel like they have any blocks, you might be thinking, but what's wrong with money? Everyone likes money, like why would you be scared of money?

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But for anyone else who's listening who has felt that feeling, maybe you have paused when somebody asks you how much you charge for something. Or you feel awkward having a money conversation with somebody. Or you know that you have got some stuff left over from your childhood about money, definitely pick up one of my books and really explore your own money mindset.

Jen: So what are some common money blocks you've come across over the years?

Denise: Okay. So there's a really big one that honestly, most people I speak to have in some way. And it's the belief that you have to work really hard to make money. And this is a great one that we can stop teaching to our kids because our kids, especially if they're say under 10 for example, have only ever grown up with the internet, they literally don't know a life without that.

However, though, most of us probably listening, we grew up without the internet, we grew up without tools for entrepreneurs to do their job in an easy way or for even remote working, things like that if you're in a job. And so I grew up thinking to work you have to go to a job and you have an hourly wage. Usually it's something that you didn't like, that's what I experienced growing up, or something you had to do that was, you know, took your life force, was really unpleasant in some cases.

Or if you were an entrepreneur you had to create something with your hands, or fix something with your hands, sell one thing at a time just to people in your local town. But we are now in a world where you don't have to do those things, work doesn't have to be super hard, it doesn't have to take all of your life force energy.

There are tools that we have, I mean look at us, we're talking on a website, we're in the completely opposite sides of the planet from each other. And

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things like podcasts didn't exist, you couldn't make money from having a podcast, or writing a book, or creating a program for somebody, or consulting someone over the phone. That didn't exist. It doesn't feel like it's allowed, or it feels like we're cheating in some way.

And so if you think about how your own parents described work to you, some of them, you know, or even money, so a lot of people heard growing up, "Money doesn't grow on trees." "You don't get something for nothing." "A hard day's work for a hard day's pay." And it takes some time to unlearn that, that earning money can be fun, it can be easy. It can be something that is aligned to your personality. It can be something that's aligned to your strengths. It doesn't have to be something that's done to you and it can be something that's very easy.

So we can do this for our kids, we can watch how we talk about money and we can watch how we say things like, "Money doesn't grow on trees," to give them an idea that, "Hey, wouldn't it be cool if you did something that you loved for a living, something that felt easy to you and made money from it?" That's the opportunity for the next generation.

Jen: So share some examples of things you say to your kids or how you're changing their money stories to be different from the way you were raised?

Denise: So I've been doing this work for 10 years, and my oldest is six. And so the first couple of years I didn't even think about kids and money being in my business until, I remember it like it was yesterday.

I was at the farmers market with my daughter who was about two and a half, and she wanted to buy an apple. And so I was like, well, I'll give her the money and she can hand over the money and buy the apple, because I thought, this is going to be great, I now can start to teach her buying things and spending money.

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And so I gave her a 50 cent coin, which in Australia is ginormous, probably bigger than all of your coins in America. And of course like a lot of kids, they get money and they go to put it in their mouths. And I looked at her and I said, “Don’t put that in your mouth, money is dirty.” And you think how many times you heard that as a kid, and how many times we say that to our own kids. And so I realized in that moment, I was like, oh, that’s another layer of everyone’s money story, the first interaction we have with money is being told that it’s dirty.

And so that was the first thing I decided to change in my language, which is great now because my youngest is two, so my youngest is now starting to pick up money. And the oldest who’s now six, she says what I started to tell her and that is, “Hey, we don’t put money in our mouth, in our family we take care of our money.”

Jen: That’s good.

Denise: A totally different energy, right?

Jen: Yeah.

Denise: A totally different energy. So instead of it being a shaming thing, of course I don’t want her to put money in her mouth because it’s a choking hazard, and I mean I don’t think money is any dirtier than anything else. I’ve been to playgrounds where our kids come out with a chicken nugget that I did not give them, there’s dirt everywhere.

So what I’m aiming for is neutrality around some of the things that we were shamed about as kids. So I don’t say things like, “Money doesn’t grow on trees.” So if they ask for something I just go, “Wow, that is amazing, that’s really cool.” And this is what I learnt from my friend, Marissa Roberts, she’s got a business called Beautifully Organized, she coaches moms. She just

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says, “Hey, that’s great, do you want to put that on your birthday list or your Christmas list?”

Jen: Yes, that’s good.

Denise: It’s so easy because I think the thing for us too, I don’t know if it is for you Jen, but I was kind of shamed for asking for things, because my mom didn’t have the money. And so I felt even just asking for something or showing her something in the store that I was doing something bad. And I felt guilty, I felt rude, I felt like I was burdening my mom. And so just those little phrases to not shame kids for wanting or desiring, making it feel like money is this scarce thing.

Jen: I’ve heard people say, “Well, in our family we choose to spend money on other things.” Is that neutral enough or would you improve that in some way?

Denise: I think that can be great. So it could be, “Hey, remember how we’re saving up to go to Disneyland.” “We’re saving up for that toy that you wanted.” Teaching kids that we don’t just get whatever we want all the time, I think that’s a healthy thing too. And I’ve got a lot more money than my mom had, I think I give my kids less than my mom gave me, because she felt guilty as a single parent. And whereas I’m like, “You know what; we don’t buy toys all the time because it’s not good for the environment.” Or I probably shame them in another way.

Whatever we do we’re going to give them some hang-ups, but we can avoid some of the obvious ones that we were given, growing up around money.

Jen: Yeah. So you grew up with some money scarcity, and that can be interesting when we marry or have a partnership, when our partner thinks

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differently about money. So is your partner, does he have different money mindsets? Did he grow up with a different money mindset than you? And how have you brought the two mindsets together or grown together in that area?

Denise: A great question. So we actually grew up in some similar ways and some very different similar ways. So we both were raised by a single mom, and he had a brother, I had a brother, similar age gap. But he had a very stable upbringing, apart from his parents getting divorced, so they lived in one or two houses his whole childhood. And his mom really did everything she could to give her boys everything they wanted.

And so what was interesting when we got together he definitely didn't have as many money hang-ups as I did. I was very much used to making do. I never bought a winter coat the first five years that we were together. I always shopped in Thrift stores, whereas because his mom really scrimped and saved so they could have the best of everything. He was totally fine with buying himself a new winter coat every year or wearing smart clothes and things like that.

And so that was really fascinating, seeing how we had different stories around deservingness. And some of that could be gender as well. I see that a lot of women struggle with that deservingness a lot more than men do.

Jen: Yeah.

Denise: Yeah. It's a generalization but I think I was probably more attuned to my mom's situation than he was, growing up. And I don't know if that's a gender thing or it's just my mom probably confided in me more than his mom confided in him. But what I see now in couples that I know, it's really good to have conversations about, "What was the money situation like when you were growing up? Did you get pocket money?"

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I see it massively that there's massive pain points sometimes, when a couple raises kids for example, or they want to save up for something. And their different money personalities can really clash. And it can create a lot of pain. I remember our first year after we got married we had so many fights about money. It was really difficult. And now I totally understand where our different money personalities, where they clash, where they come from in each other.

But also sometimes where I've got some similarities, where they can be amplified in a dangerous way. So for example we can both be quite impulsive. And so we've made some bad financial decisions in our early married life because we were impulsive and optimistic that we could always just make more money. And so now we have a third party that we check in with, we have a financial advisor or an accountant that we check in with because we know that unchecked, the two of us can sometimes kind of egg each other on or sometimes be impulsive together.

Jen: So what got you interested in developing or changing your money mindset or recognizing it was something you could even do?

Denise: I think for me that started really young because I saw my mom, my aunties, even my grandmother have very little money power in their life. And I saw how they had to make decisions, well, with a lot of things, with who they were married to, the situations they were in, decisions about how they spent their time and their energy, because of money or a lack of money really. And I decided from a very young age, I want to be financially independent.

For me, I thought, okay, it's either going to be through getting a really good job or from starting a business. And I actually went between jobs and businesses quite a lot in my 20s, trying to figure that out. Being a student of personal development and seeing what affirmations could do or what introspection could do for you – I guess, for your confidence. I decided to

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apply those tools to money because I just suspected that I had some limiting beliefs about money.

So I just applied everything I read in books about goal setting or learning about your self-personal growth and applied them to money mindset. And some of that too was because I didn't see a lot of books about money written in that way, and especially not for women so much so.

Jen: Yeah. Yeah.

Denise: Yeah. I had to go on that exploration myself.

Jen: Yeah, I've read Lucky Bitch and Get Rich, Lucky Bitch. I've not yet read Chillpreneur, but I find them fascinating. I mean you've really – I feel like you're the expert on money mindset beyond anything I've ever read. And you really helped me to shift how I think about money, so thank you, that's really cool you figured that all out.

Denise: Thank you.

Jen: You have thousands of students going through your Bootcamp?

Denise: Yeah. Well, we've had over 6,000 people go through that. But I think one of the early inspirations for me was Suze Orman. Well, I loved her books, I loved her on Oprah and then I was lucky enough to see her in Sydney, she came for a conference. And she opened her speech, she stood there and she said, "I stand before you a very, very, very wealthy woman."

Jen: That's good.

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Denise: And it gave me chills and I really think that changed the trajectory of my business because up until then my business was very much focused on personal development in a kind of a generic sense. And it was hearing her say that, I just went, “Oh my God, you’re allowed to talk about money?” And I wanted to be able to say that, and I wanted to be able to inspire other people to claim that for themselves. So it definitely, it inspired that.

But the frustration for me was, because I love reading those books, I loved her money books. And she does do mindset in them, but I started reading other money books, and getting out of debt books, and getting rich books. And I would try and give them to my friends and they weren’t interested, they were like, “No, I don’t want to read a book about money.”

Because I think a lot of Suze’s early books, she definitely talked about specific investment strategies, for example. And I think a lot of my friends were just like, “Oh, I don’t want to read that.” Or they were intimidated by it.

And so my intention with my money books was to bridge a little bit of a gap of people who didn’t think they wanted to read a money book, kind of bring that information to them in just a bit more of a down to earth way. Not that Suze’s not down to earth, she’s an amazing, amazing teacher. But I just knew some of my friends weren’t going to pick up a money book or an investing book.

Jen: Yeah. So walk us through your personal journey of accumulating wealth, because I assume you want to be a very, very, very wealthy woman, or maybe you already say that you are. But what is the path that you’ve walked to do that? What rules do you have for yourself financially, for example? That’s a big question.

Denise: Yeah, it is a big question. I’ll tell you. So my little sister is 22, so she’s 19 years younger than me and she came over the other day and she was looking in my fridge. And she said, “This cheese looks nice.” It was like

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Bocconcini or something. And she said, “Is it expensive?” And I said, “I haven’t looked at the price of cheese for years.” I said, “I am really rich.” And she laughed, because she said, “Oh my God.” And it was like you’re not allowed to say that. And I said, “Honey, I’m rich.” She went, “Oh my God.”

And so I think I’ve still got a bit of a hang-up around the word ‘rich’ versus ‘wealthy’. Because I’m first generation rich, my mom’s not rich. None of my family for as far back as we know has ever made money. So I am the first millionaire in my family, hopefully not the last, but. And so I definitely have a story there about, I can’t call myself wealthy just yet because it’s not generational.

Jen: Oh.

Denise: Yeah. So I’ve realized I’ve got that story. But I’m not a financial advisor, so I never give anyone financial advice. And I would say that for me that’s quite a new thing too. I do have a financial advisor and I try and learn as much as I can about being smart with my money. And that was an identity shift for me of – and it’s okay to hire advisors and they’re not going to think I’m a fraud for walking in their office. And I try and be really smart with my tax planning and things like that. So I mean I can’t – my business has been well over the million dollar mark for over five years now.

And I have to remind myself that, that I am a one percenter and I can help redefine what wealthy is because there’s not a lot of female self-made role models. And I know that I don’t have to be a certain way with being rich or being wealthy. I don’t have to be fancy. I’m not into designer clothes or anything like that. And I see I have also got a responsibility to talk about money in a neutral way for people. To have someone listen and go, “Oh my God, she says she’s rich. Oh my God, are you allowed to say that? Oh my God, she talks about money, are you allowed to say that?”

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And hopefully give other people courage to aspire that for themselves as well. And it's an interesting ride, being rich is not going to solve all your problems, it really won't. It doesn't make you a better person. It doesn't make you a nicer person. It doesn't stop you from worrying about things. But it's, like I enjoy it much more than when I was broke, I will say that.

Jen: Right. Yeah, for sure. Well, so you're an example of what's possible, especially for women who want to have money, I like that.

Denise: This is what I always say to people who are starting businesses as well, I'm like, "Talk about all your successes because there's always someone who needs to hear where you're at too." And someone needs to hear, "Oh my God, you got your first client, that's so inspiring." Or, "You bought your own car by yourself, that's inspiring." So don't feel like you have to be at a certain level before you're allowed to talk about success or money because there's always someone who needs to hear where you are at for themselves.

Jen: Yeah. And it helps us to enjoy it more when we celebrate those little milestones. Well, so tell us your longer term wealth goals. And I know you purchased a house by a beach and then you've purchased a farm lately. Maybe you could tell us about those and where you want to go in the future.

Denise: Yeah, of course. So I'm sitting at the moment in my beach house, I can see out to the ocean. It's whales all morning. There's a dog park, it's beautiful. So I had been dreaming this into reality for such a long time. And I remember 10 years ago I moved to this town and I'd walk up and down this beach and pretend I was living here. Then about a year or so ago I started dreaming about having a holiday house, and that's where my farm came into reality.

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And so my long term vision, I feel like I don't necessarily want to buy any more houses. So I really want to build something special at my farm, somewhere that people can come to and get inspired. And that requires more money, like I've built a barn and cool buildings and things like that. So that's where I'm putting a lot of my money at the moment, into that place.

But when I was probably my very early 20s I heard this amazing word, 'philanthropist'. I was like, "That sounds fancy. I want to be a philanthropist." So that is a big part of my vision is building wealth that can continue to help people in the future. And I actually hired a philanthropy coach about...

Jen: Wow.

Denise: Yeah, about a year ago, because I just thought, there's a lot of responsibility in having money, as well as learning to take care of it from a tax point of view and all that kind of stuff. It's like, well, I'm starting to just donate things willy nilly and donate money to causes because it just popped into my head. And I just thought I have to think about this a little bit more. And I was considering creating my own charity in the future or my own foundation.

And he said, he told me some really fascinating things. So, one, he said, "There was a family who donated a million dollars in the 90s to help fight the AIDS epidemic. And because it was one big kind of gift, but the interest on that alone is amazing, so that gift continues on today.

Jen: Yes, an endowment.

Denise: An endowment, absolutely. And I was like, "Wow, that's legacy."

Jen: Yeah, that's neat. Bob Tinker.

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Denise: That's a legacy; I can't even remember who it was. But their children are now on the board of that charity and they make decisions about where that money goes. And I just thought, wow, that's a really cool thing to gift your children is that ability to continue to give for a long time. And so we've started like a mini foundation where we donate money to it every year and that will build up, and eventually become self-sustaining.

So that's a big pot, I feel like I've got my house now, I've got my holiday house, I've got kids, so what's the point of having a really nice car for at least 10 years? My car's full of McDonalds, nuggets and chips like everyone else. But philanthropy for me is really big. And the other thing that he challenged me on as well, he said, "What causes are really important to you beyond thinking from a charity point of view?"

And so he told me this story about a man in, I think, Canada, who was really passionate about smoking in public places. And it was decades of putting his money behind research groups and lobbyists, and activists and things like that to change laws. And again, I think I've always been quite naïve about laws are just changed for the common good and there's no agenda behind how laws are passed. And realizing that actually a lot of money goes into changing laws and creating policy, and changing the world, really, it really does.

And so that made me inspired to go, "Okay, well think about some of the causes that I'm really passionate about, what laws would I like to change in the next couple of decades? And how can I use my money in that way?" And so one thing I love my money behind too is education of women. And there are a lot of organizations that help women run for politics for example, legal advocacy groups that advocate for people who don't have money for lawyers. And things like that en masse for like great social change.

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And I would say that as need for my farm to have less money or things like that, I would say I would put more of my money into things like that. And also get my children involved in those.

Jen: Yeah, that's really cool, what fond memories they'll have of deciding where you're going to give the money. Well, I love everything you've shared. It's super inspiring to think about thinking out of our box that women can be healthy. And I love that you're an example of that. And before we end I want you to tell us about your farm, and the ghost, and Edith.

Denise: Oh my gosh, yes. So I totally manifested this farm into my life. I was reading magazines, it'd be these stories of these people who are like, "Weekend away and we saw this rundown farmhouse, and we decided to buy it." And I just thought, I would never do that, what idiots. And then I fell in love with this property. And I had this really interesting feeling when I went there though. So I had my friend who's a ghost whisperer come and let go of some ghosts in the house. So I was like, "Okay, cool, old house, energy, energy."

Jen: How did you know there were ghosts, you heard, you felt?

Denise: I felt it, just every time I went in I would get like a hot prickly feeling up my back and up my neck and I just, I would feel icky there. Do you know when you just feel icky in a space? So I got her to come and she moved on the icky ghosts. But then I kept on feeling like there was something else in the house, not even in the house, in the land, so it's about 10 acres. And I got really curious about the history of the farm. And I learned that there had been multiple, multiple owners, which is always an interesting sign.

And I spoke to our neighbor and he had owned his properties for like 30 years. And he goes, "Yeah, I think I know about eight different owners." And I thought, oh, that's interesting. So I kind of sat with it and it just

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popped into my head that there is a feminine energy or spirit of the farm. And she was an older lady and I found a picture of what I think she looks like. I just went to Getty Images or something.

And it's like the lady of the manor and she was a bit old and a bit cranky. And she would bring people into the farm and get them to create something for her, like every single one of those owners had created something on the farm. So they had created a new building, or an extension on the house, or a new bathroom, or something, and then she just moved them on. And so I really felt that quite strongly.

And then I got a message from an owner from 10 years ago and she was quite a young girl and she said, "How long have you owned the farm for?" And I said, "About two years." And she said, "What about the people before?" And I said, "About three years." And she said, "Yeah, there's a three year curse on the farm."

Jen: Oh no.

Denise: I know. And she said, "My mom thinks there's a spirit of the house who just moves people on when she gets sick of them." I got chills because I went, "Oh my God, I feel that too." And I said, "Well, I call her Edith." And so every owner something has happened to them where it's like they've got a divorce or they've run out of money or one person had a stroke unfortunately. And all these bad things had happened, which is so bizarre because it is the most beautiful energy when you go, it's feminine and lovely.

And I am like appeasing Edith, if I go in the house the first thing I do is say, "Thank you Edith, thank you for having me." I send blessings to her. I'm going to create a few things around the farm for her. So I'm going to create a bench with her name on it, "Edith's bench." If I can ever find a statue of a

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lady that looks like her, I'm going to bring a statue in and people can give offerings or flowers.

Jen: Oh yeah.

Denise: And so I want to appease her as much as possible, because even though I'm doing a lot of stuff at the farm, I don't want her to kick me out when we're finished.

Jen: Yeah. So have you passed the three year mark?

Denise: A year and a half, a year and three-quarters almost. And we've got a ton more to do, we're still building things. But I want my kids to get married there, and I want my kids to take that on. And I want to grow old in that house. And so I am doing everything I can to appease Edith. And I think every time I go out there I say, "The curse stops with me."

Jen: Yes, that's good.

Denise: That's a good one for anyone, if you've got dysfunction in your family, or no one's been able to make money or no one's been able to create a successful business. Or no one's had a happy marriage, or no one's raised healthy happy well adjusted kids, you can say that too. "This cycle is broken with me," or, "The curse stops with me." Because I really feel that and I know other people who have come before, and also I think she was waiting for me. Because no one else who has owned a farm has had a global network, they didn't have the possibility probably for it.

But I have people from all over the world who are interested in the farm and send their energy there. And they'll come and visit, and that's what she was waiting for, all of those beautiful energies to come onto the space. And so

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the curse easily stops with me because I'm – it's not just my energy; she's waiting for everyone to come there.

Jen: She's set it up so it would be perfectly ready for you.

Denise: Yes. Yeah.

Jen: I love this. Well, this has been so fun, Denise. Where can people find you if they want to follow you, which I recommend, your social media is fun to follow.

Denise: Yeah. So I hangout on Instagram these days, so if you're in front of your computer or your phone you can just follow me right now. It's @denisedt and I love hearing ahas, I love people showing me their books that they're reading of mine, all of those things. And then my website is denisedt.com as well. And there are a ton of resources if you're interested, some people know straightaway, they're like, "Oh my God, I just need to fix this, yeah, okay." And then come and join my bootcamp, otherwise there's a ton of resources on there as well.

And I would just love to hear from your audience. So I appreciate it Jen, for introducing me to them.

Jen: Yeah, but thank you so much for being on the show, I loved it.

So I loved talking with Denise and she inspired me. I decided to get really serious about my savings and I've decided to, no matter what, just save 10%. And half of that is going towards my new minivan, I know, you guys are like, "Jen, aren't you ready to upgrade to like an SUV or something?" I don't know, you guys. I like those power doors. Anyway, new minivan or something that holds a lot of people.

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And my other half went into my retirement account for my Roth IRA and I felt so proud, my husband has always managed to handle all the money, the investing and the savings. He's actually really good at it, he grew up, I guess, with a lot of scarcity. And he is going to create financial security at all costs, at all costs, trust me. Well, anyway, I invested, you guys, I'm so proud. Denise, if you're listening, thank you for inspiring me.

And everyone else out there, you can invest. You can save, you just decide you're going to do it and you figure out how to make the money you need to make it happen, if you feel like you can't.

I was talking to my best friend and she said she always believed that, "Well, how can you invest or save when you can barely even live?" And she realized you can always make it work. You can always find a way if you're committed. Just like people in the world who tithe, for example, they always were able to make it work and they don't starve. And I think the same is true for savings. I want to challenge you all out there to not only save, which is super fun, but to start thinking an empowering thought about savings.

And I just had to adopt this one recently. I used to think, savings is lame. I mean all that money will just sit there and I won't get to use it and then I will only get it when I'm old. How dumb is that? So what do you think, when I believed that thought, was I investing? No.

So I heard that some of the wealthiest people in the world decided that saving is more fun than spending. So I made that a mantra for myself, saving is more fun than spending. And it's starting to feel true, I've been practicing it.

So what are your financial goals? Maybe you want to reduce debt, you want to save. Maybe you want to earn more, you want to get a new job that's more fulfilling, you want to earn more and work less. Whatever it is,

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create a mantra around that topic that you can use to replace those limiting money beliefs. You can do EFT tapping to let go of those limiting money blocks, and any number of tools.

And if you want to get really, really deep you can get Denise's book, Lucky Bitch or Get Rich, Lucky Bitch, they are really, really awesome. She calls her followers, Lucky B's. So get her Lucky B or Get Rich, Lucky B book and see what you can do with your money blocks.

Well, my friends it is amazing to know that you're out there still listening, still trying to grow. You've got this, don't stay stuck, just move something forward, move that needle in one way or another and maybe savings or getting rid of your money blocks is exactly what you need this week to feel like you're moving forward.

As always, you can join us at any time in the Vibrant Happy Women Club where we are talking about money and abundance all month long. If you want help setting up those new money beliefs, join us for sure. We are having a blast. We've had some great workshops. We have had some great coaching calls. We are digging in deep and I think there is something to be said for the synergy that comes when women decide to take charge, take ownership of their finances. 90% of investments are made by men, we need to do better.

So join us in the club if you want to get inspired and be with some likeminded women who are working on that. The link to sign up is at jenriday.com/join.

Alright my friends, I will see you again next week, talking a little bit more about money. Hint, did you know, in grad school I was a TA for a finance class. You're like, "What?" I know. I'm going to tell you how that went down and I'll explain that next week. So until then make it a vibrant, and happy, and abundant week. Take care.

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If you enjoy this podcast, you have to check out the Vibrant Happy Women Club. It's my monthly group coaching program where we take all this material to the next level and to get you the results that will blow your mind. Join me in the Vibrant Happy Women Club at jenriday.com/join.