

Ep #180: We Need to Talk About Money



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With Your Host

Tobi Fairley

[The Design You Podcast](#) with Tobi Fairley

Ep #180: We Need to Talk About Money

You are listening to the *Design You* podcast with Tobi Fairley, episode number 180.

Welcome to the *Design You* podcast. A show where interior designers and creatives learn to say no to busy and say yes to more health, wealth and joy, here's your host, Tobi Fairley.

Hey friends, I hope you're well. I'm doing just great. I just got back from a weekend in Florida. And that was the third week of vacation I took off this summer. I did a two week road trip with my family in June. And last week was a great week at the beach with my husband and my daughter. Which was perfect timing and I planned it that way on purpose, because it was following a super busy month of work, including a huge brand photoshoot we just did, which was so amazing.

And a launch of our Design You program, which we haven't launched since last October, so almost a whole year. And it was the biggest launch we've had to date. So, both of those things, the photoshoot, and the launch were amazing, but they were the perfect things to follow with a week at the beach. So, I hope you have been enjoying your summer like I have. And that you are as excited about fall as I am. If not, try taking a vacation because there's nothing like getting excited to get back to work for me as when I'm rested, and replenished, and excited for new things.

Okay, so today I want to talk to you about money. Yay money. Or at least I think yay money. But a lot of you probably feel otherwise. And let's just be honest for a minute, let me be honest. This episode is likely to bring up a lot of negative emotion, and shame, and maybe even anger for a whole lot of you who are listening around money. So, I just want you to know that, I want you to be ready for that. To be paying attention and getting curious about what's making you feel the emotions you're feeling when you listen to this podcast.

So, what prompted me to do this episode was a post that I saw on Facebook by a friend of mine, actually a post I engaged with. Someone

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who's taken some of my courses and programs. And had some really nice things to say about her experience with me even in this comment, or the thread, which I truly appreciate, so nice. But aside from that, this comment, this post I found so fascinating. And the conversation that ensued in the thread from her post I found even more fascinating.

So basically, what she said is that she's on several coaches, just business coaches, design business coaches mailing lists, so probably mine included. And that she had opened a bunch of emails, maybe just this weekend or so. And she was disappointed that the message that almost all of them were sharing was always about making more money. And in particular, making more money while working really short weeks. Or as she said, making a bazillion dollars and working four hours a week.

Now, don't get me wrong, I'm not disparaging her comment at all. I absolutely love when people make observations like this and the comments that come from observations like this. Because it's such a great opportunity to examine our own thinking about whatever the topic is that's being discussed

So, in this comment she went on to say that she was disappointed that everything was always about money in these posts from these coaches. I'm sure myself included, she didn't say me. But I'm going to include myself in that because I do talk a lot about money and about time. But she went on to say that, "Why is everything about money? Why aren't we talking instead about improving your skills, or your knowledge as a designer, or serving clients at the highest level, or thinking about more meaningful parts of the design industry, or our career, not just about making more, and more, and more money?"

So, the fascinating thing to me was that the conversation that followed was a whole lot of people agreeing and saying things like, yes, why does it all have to be about money? And bravo, bravo for saying this. I knew I loved you. And if you're doing things just for money you aren't going to have a fulfilling career. And then there were a lot of other comments of people

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being skeptical and cynical about coaches just wanting to get your money. And how many of them were noticing that their mistrust of coaches.

But also, a lot of people saying aside from coaches, just about the industry why does it have to be about money, because I love this work so much I would absolutely do it for free. So, you get the gist. And let's just be clear, a lot of people would absolutely do it for free which feels like passion for your job. But sadly, a lot of us are basically doing it for free. And that's part of the problem.

So, what's my point here? If I'm not disparaging this comment, why am I talking about this? Well, because I do have a different take on this. And I think both my friends observation and the comments that followed revealed a whole lot of truth about how we think as a culture. How we think about money, how we think about talking about money, about selling, about making money. And I actually think that this is a pretty big problem. So as a society and a culture we carry so much money shame and unhelpful money beliefs.

And just so you know, I'm committed, and you probably already know this about me if you've listened before. But I am committed to doing my part to break the stigma around making money. And the stigma around wanting money, or spending money, or being able to create money. And I'm not only wanting to break the stigma around making lots of money, but I want to do it in a way that we show people it doesn't have to kill us in the process of making lots of money. Hence this podcast episode.

So, let me break this down for you. Culturally we are taught to believe that we shouldn't talk about money. That money talk and money in general makes people uncomfortable, that money is scary and dangerous, that making money is hard and that it requires tons and tons of hard work. If you want to make a lot of money you've got to work really hard. I was definitely taught that. It was ingrained in me as a child.

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And so, we're taught we've got to work really hard, we're taught we shouldn't spend it, we should save it. That it's a limited resource and we may not be able to get access to more of it again in the future, at least not very easily. And we're taught that asking people to buy from us, especially in an email or online, or even in a conversation one on one, asking people to buy from us is salesy. How many of you believe when people ask you to buy that they're being salesy?

And that people selling to you must just want your money. And they don't really care about you personally or the results they promise you but they just want your money and they're being salesy. We're taught also that people with a lot of money are greedy. And that making a lot of money and actually caring about your work at the same time and your clients, those things must be mutually exclusive. It's an either or, you either care about your work and your clients, or you care about money, pick a lane.

That's a lot of what leads to the starving artist concept that you've heard me talk about before because we have a problem charging for the work we do in the world. And it's almost like we're selling out, and we don't really care about our work anymore or our clients anymore. And though a lot of you may not like hearing this podcast, I believe these mindsets, and these thoughts, and these beliefs are culturally influenced beliefs that are rooted in patriarchal conditioning and white supremacy. Yeah, I said that. I said that.

You might not want to hear that. But these mindsets are patriarchal and they're rooted in white supremacy. So, what do I mean by that? I'm going to break it all down for you today in this podcast. So don't get ahead of yourself yet. I'm going to give you the stats. I'm going to give you the numbers.

But you may have noticed, especially if you live in the United States, but I think it's probably true globally as well that women are traditionally pretty dang good at managing finances, in particular household finances. I mean how many women do you know, especially our mothers that have been

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super skilled and effective at handling the family money, particularly in the day-to-day of running their homes and their families? Very true for my mom. She was always the one who paid the bills and handled all the money in our house.

Yet we live in a culture where women aren't considered good with money. Where financial literacy is not taught or emphasized particularly for women. And as women so many of us believe we just aren't good with this. We aren't good with finances, we don't know enough about them, and they are icky, and hard, and just not fun. And that we'd rather stick to the pretty stuff. Essentially we're taught that money is men's territory, even though we have all the evidence in the world that shows that many women, including our moms and our grandmothers a lot of them, were bad asses with money.

And on top of this, we're most offended when women sell to us. Unless maybe it's an MLM or something more appropriate as a women owned business, like Mary Kay or the latest diet or wellness supplements. But even those women, even those women, and you may be one of them listening, that sells MLM products, name the company, even those women are thought of as being salesy. And how many of you hate to get those sales emails in your Facebook inbox asking you if you've tried their product?

And we are for sure offended by women talking about money. That's probably why you don't like this episode if you don't like it. Because it feels super uncomfortable, and crass, and inappropriate. And we're particularly turned off if women say things like, "I love money." Or, "Money is amazing." And guess what, you all? I love money. I love money. And money is amazing. And I did a whole lot of work healing my own shame and baggage around money so that I could stay in this space and say those words and believe them. I love money and money is amazing.

It's so interesting that when I talk about money, or heck, politics or religion, the big three we're taught not to talk about, especially in the south, and especially if you're a woman. If I talk about these things I always get lots of

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comments and unfollows. I inevitably get the ubiquitous comment of, “My grandmother”, or maybe it’s their mother, but either way, “My grandmother always said: don’t talk about politics, religion or money.”

And of course, our grandmothers did say that, you all, of course they did. Because they were living in a time that patriarchal conditioning was likely even stronger than it is today. Of course, they said that. And yes, my grandmothers probably said it too. And I adored my grandmothers and my great grandmother, you all. They were completely amazing and they were also completely conditioned into believing this just like so many of us are today.

So, guess what? I can love the heck out of those people and honor them and their memories, and completely still 100% disagree with them because I absolutely believe that we must talk about money. And in my opinion, politics and religion too, but that’s a whole other episode, you all. And I’m not going there today.

But why are we not questioning these patriarchal tropes about money and women, and women and money? Why are we okay just believing that ‘they’ the proverbial ‘they’, they say we shouldn’t talk about it? Who the heck is they? Who is they? Well, let me tell you who they is actually. Let me tell you. So, there’s both a patriarchal and a white supremacy piece to this conversation. And again, you might not like hearing that, but it is the truth. And in particular, there is a problematic piece of this story in the intersectionally of gender and race when it comes to money and the wage gap.

And those at the losing end of this money story are definitely women of color. So, a few stats. Did you know first of all, that white women make 79 cents for every dollar that a white man makes? And let’s also be clear that Black men make 87 cents for every dollar a white man makes. So Black men still make more than white women, so that’s the patriarchal piece. Men in general make more than women.

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But on the hierarchy of how much women make, white women make 79 cents for every dollar that white men make compared to Black women who make 62 cents for every dollar that white men make. Native American women who make 57 cent. And then the lowest wage is the Hispanic Latinx women who make just 54 cents compared to every dollar that a white man makes. So almost 50% less. But those aren't the only statistics that are important in this money conversation especially for us as entrepreneurs.

So, did you know that the number of female owned businesses is 36% of small businesses? Which sounds sort of amazing. Yay us, go girls. But here's the problem, 90% of those female owned small businesses make less than \$100,000 in revenue per year, for the whole business, less than 100K a year. And the number of female owned small businesses that make a million dollars in revenue a year is only 2%.

So, what happens when we're indoctrinated into believing that talking about money is bad? What happens when we just accept the beliefs that were passed onto us about money? Well, I believe it keeps us broke and struggling just as these statistics suggest. When we decide, yes, I agree, it is uncomfortable, and greedy, and unattractive, and inappropriate to talk about money and be salesy, guess what? We don't make any sales. We don't even attempt to.

Whether we like to admit it or not, our society has been set up for men to win at the money game, particularly white men. And notice that most often when men are selling or talking about money, or lauded for being good with money, no one feels uncomfortable, or tells them they should change the subject. No one's posting on their page like they do on my page saying things like, "My grandmother said we shouldn't talk about money, or politics, or religion." No one's saying that.

But the most ironic part of this whole conversation, taking us back to the post I saw on Facebook is this. Do you know what the number one and the number two things that I hear people are struggling with and need more of week in and week out, from all the creatives that I coach and are in my

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audience, and follow me on Instagram, 99% of which are women? Do you know what the number one and number two things that they tell me daily that they need more of are? Yeah, time and money. They desperately need more of both. More time and more money.

So, we as a culture don't want women and business coaches, and I would probably even say most of the coaches we're talking about in the design industry are women business coaches. So that's even more problematic. But we don't want them talking about how to make more money and get time back in your schedule. Yet what do women business owners need? More freaking time and more freaking money. This makes me absolutely crazy, you all, this is the problem.

And this is an important place for me to stop for a second and acknowledge all the privilege that is part of this conversation, particularly my own privilege. I'm going to specifically address my own privilege. So, for those of us who have money, and I do. Those of us who have a steady stream of income, or who don't even have to make money in our businesses to survive because we have an additional source of income, different sources of money, or other people helping pay for our basic needs. Then we have the privilege. I won't even speak for other people.

I have the privilege if I want to of saying that I'm not solely motivated by money. And that I wish people would stop talking about money or making it the most important thing. I could absolutely say that because I don't have to have money to survive. But there are many – well, I do have to have money to survive. But I don't have to bring it all in myself. I have access to money. I have other people giving me money. I have other people helping support me and my daughter. So, I have the luxury if I want to of having that opinion.

Now, that's not the opinion I have, but I totally could have it. But there are many people who don't have the privilege at all. They need money to be their number one priority because they have to have it for a lot of reasons like to make rent, and feed their kids, and pay for schools and daycares.

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They literally need the money that they generate themselves to survive and keep other people alive. Some of them need to make payroll because they're business owners. And their team can't also pay for all of their expenses, and their lives, and their children if they don't get paid.

So, it's not just for that particular person but maybe if they have team members, for those people too. So, I just want to be clear that I do have financial privilege. But when we don't, and we need to make as much money as possible, we don't need to be shamed for it. So, let's be clear, making money and even making lots of money, whether you have to have it or not is totally okay. And if you need it it's absolutely okay for it to be your number one priority and you should feel no shame in that. And it doesn't mean you don't also care about the people that you work for or with.

All of this, all of this stigma is one of the main reasons that I am having this podcast today and that I do the work I do. I want to remove the stigma around making money, especially women making money, and I want to remove the belief that we are sellouts when we make more money, or that we're all about the money. As if that's a thing that can't coexist with caring about the work we do and the people that we serve.

And you all, let's also just be clear about money in general. Money isn't all that we make it out to be. It's just a resource. It's just a tool. It's just a bartering system. It's green pieces of paper that you give somebody else to get something in exchange. But that's not how we think about money. We think it's this big evil thing and that it makes us bad people. But I think money is amazing, that's why I said I love money, and I think money is amazing, because money can do a whole lot of things.

For one, it can employ lots of amazing people. It can give them jobs. It can send our kids to college, it can send their kids to college. Money can be donated to charities and to support things you believe in. It can be used to fight racism. It can be used to end hunger. It can support all of our values in all kinds of important ways, you all. Money is amazing. So, I'm always

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going to be talking about money. More money, more profits, and more rest, not hustle as the way to get to more money.

Now, that's also privilege. Let's be clear on that too. Some people don't have that option of resting more. But I want it to be the goal that we notice what mindsets are leading us to hustle more than we have to. So, I will always be talking about this until I see the bulk of creatives, and women, and creative women and other marginalized groups having a whole lot more of both time and money.

Okay, so back to the problem. As women, especially southern women like me, we are contradicting ourselves. We want and need more money. You all are telling me that every day. I get it. I agree. We want it and we need it. And we need more rest because as women we are collectively mostly overworked and underpaid. And our society that is based on productivity at all cost has us stuck in this cycle of undercharging and overdelivering, overworking. So, we want and need more money, yet we don't want anybody to freaking talk about money or solve these problems openly.

And when people are talking about it, particularly business coaches, we women, me wearing my women hat, not a business coach hat, as women we're the very people wanting and needing more time and money. But when people talk about that, business coaches in particular, we think they're shady, and greedy, and just want us to hire them so they can get our money. God forbid any coaches actually want to help solve the problem. They must be shady and greedy because they're talking about money and society says that's a no, no.

And this is why I say it's both patriarchal and white supremacist indoctrination. Why otherwise would we ignore our own needs and desires for more time and more money and paint it with this brush, the opinion that it's inappropriate and salesy to find a true solution and keep women and people of races other than the white race, keep them oppressed? Why would we do that?

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Can you tell this fires me up? It makes no sense. It's contradictory. And here are a few more statistics for you that I think are really important. Nearly 40% of women business owners say marketing skills are absent from their business, which is 24% higher than male business owners. And marketing and sales are BFF, so it's related. Also, 61% of female entrepreneurs choose to fund their businesses with their personal finances rather than business finances. Of course, they do, you all.

Of course, we do because to get access to business finances by selling our goods and services, or getting a loan, or raising money would require us to freaking talk about money, which is inappropriate. So, we just put our heads down and stick our hand in our own cookie jar and take our own money and fund our own business with it at the expense of ourselves and our family. Instead of letting the business fund itself, because we're not willing to talk about money.

Plus, women are 21% less likely than men to feel very optimistic about business performance. Well, duh. How can we feel optimistic when our hands are tied because we can't ask for sales because of the risk of being salesy? So, we just have to wait, and hope, and pray that people find us and hire us.

How many of you, raise your hand to yourself, yes, even if you're driving in your car, or sitting in your bed, like where I like to work, and you're listening to this. Raise your hand if you sit in this place of the famine part of the feast or famine cycle of business more often than you care to admit. And when you're there in the famine you're sitting there hoping the phone rings and that someone wants to hire you pronto, because you're worried, because you don't have any money. But you're scratching your head on how to get more clients or get access to money fast without being salesy.

And finally, one more statistic here. Out of women business owners 25% don't believe they have a strong sales plan in place. Shocking. Well, hell no, it's not shocking. We don't have a strong sales plan in place because

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we're taught selling is sleazy, and cheesy, and greedy especially when done by women.

So back to the comment on Facebook. One of the other commenters in the thread, it was such a rich thread. And again, I loved all the comments. I love seeing how people think about this. But one of the other commenters, also a person that I really like and know, said that she thought that the promise of passive income that we hear about all the time, the making money while you sleep, or what I prefer to call, having scalable products. She said she thought it was 95% a myth or a scam.

She also said she would love to see instead of us talking about money, see us teaching designers and creatives how to have a true sales process. Now, I completely agree about the sales process. I'm going to tell you more on that in a minute. But first, the opinion that 95% of what's being taught about passive income or scalable products is a myth or a scam.

Friends, I don't agree with this. Now, don't get me wrong, there are always people, including business coaches just trying to make a buck by jumping on the latest bandwagon of teaching you some get rich quick version of creative passive income. So, I absolutely agree those people are out there. And it may be those very people that both of these ladies were talking about when they started this conversation or were part of this conversation. So, they are out there. But it's not that many people that are doing that, that are being sleazy and trying to get rich quick.

The bigger issue is not those few coaches or businesses trying to scam you. The bigger issue is much more about why we as creatives and women don't have success creating scalable products and passive income. And here's why. I believe it's because we quit on ourselves way too soon before we do the work to really build these kind of revenue streams. Because we don't believe we have the time it takes to build them or the knowledge to build scalable products or digital products. And we don't have the funding, aka cash, aka money, to support building this kind of business.

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So, there it is again you all. We don't have the time or the money. That is why scalable services and passive income aren't working for people, I believe. Not because it's a scam or a myth. It's not the scammers. It's not that the scalable products or passive income is not possible or don't work. It's that we don't have the time or money to really create good ones that serve our audiences that are successful.

So, time and money, or the lack of them, again, get in our way and have us quitting way too soon. So, it's less about the concept of passive or scalable business being a myth or a scam. And more about us not knowing what it really takes to build that kind of business and getting access to the time and the money to make it work.

Now, let's also circle back to this concept of selling and learning a true sales process, and let's throw in there being salesy. What's interesting, first of all, about the concept of being 'salesy' because I hear this all the time. It came up in this thread. It comes up with the people I coach, that are in my programs, that I talk to, everybody's, "Well, I don't want to be salesy. I just don't want to be salesy." And that's everyone's thought. But the problem, the interesting thing is, that everyone's description and assessment of what's actually salesy to them is different. It's all different for all of us.

So, if you're committed to making money in your business, period. Then there's 100% guarantee, 100% that no matter what you say or do, even when you think you aren't being salesy, there's a 100% guarantee that some people will think you are. And that's not because of you, or what you said, but because of their own thoughts about what you're saying and their own discomfort that comes up as a result. Because again, we've been culturally indoctrinated into believing that selling and 'being salesy' is bad.

But guess what? That's actually how good marketing works. You attract the people that are right for you with your messaging and you repel everyone who is not. And probably the way you repel them is because they decided you were salesy. Maybe they just didn't need your service, but maybe they decided you were salesy. So, if your marketing is working, at least half the

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people, if not 90% of them who get your emails and see your social posts are not going to and shouldn't like what you're saying and don't or won't want to work with you.

That's how it works, a whole bunch of the people that see it will be a no. But sadly, our fear of rejection and our fear of what others think of us is one of the main things that keeps people from making money in their business. Because we want everyone to like us and like what we have to say and agree with us. So, if it's guaranteed that at least 50% of the people won't like your sales messaging, maybe even 90% of them won't. Then the only way to feel safe and loved and like everyone likes you is just not to sell at all.

And here's what I know about this from my own experience and my own business. For the people who want to work with me to find me, and to hear me, and to hire me, there will be many, and I mean many others that think I am being salesy. And there will be many people that unfollow me. And there will be many people that likely talk about me negatively to their peers, or in a Facebook comment, or community. Because that's the risk that I have to take for those of you who do want and need to work with me, and for those of you that I do really help, for you to be able to find me.

Whether it's in coaching or my design business, when I put messaging out there to sell, there's going to be a whole bunch of people that leave, and unfollow, and don't like it, and talk about me, and talk about me negatively, and how I'm salesy. The only way to avoid being 'salesy' is to not sell. And to not sell is to not make money. But it's also a lot more than that. To not sell is to hide your gifts and your talents from all the people who need them.

Let me say that again. To not sell is to hide your gifts and talents from all people who really need them. Again, that's why so many people struggle financially in their business, because they're hiding themselves and their talents from all the people who need them because they're trying to avoid being salesy. And yes, I would absolutely love more people to learn a true sales process. I agree. More people need to know how to sell effectively.

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But here's what I want you to know. To be a really good salesperson, you have to be willing for people to think you're salesy.

It doesn't mean you are salesy. But at least some, if not a lot of people's opinion will be that you are. It's unavoidable. It's part of the true process of attracting your clients and repelling those people who aren't. The reality is that the world of business was designed for men by other men, it's just true. And the very genesis of capitalism is about the hustle. But it's about the hustle without the promise for women of true financial freedom.

So, it's about working hard, long hours are rewarded. But working in alignment and crafting a business that fits our lives as women, the way most of us desire to approach business is not taken seriously. And if we do work fewer hours then we're expected to make less money.

People don't believe you can work fewer hours and make a lot of money. But I choose to have different beliefs. I believe making a lot of money while serving your clients and your team at the highest level is absolutely possible without killing yourself, without killing yourself with long hours dedicated to the almighty hustle. I absolutely believe it's true and I've proved it's true in my own business. It doesn't mean there aren't times that we hustle. I just came out of a period of hustle with my photoshoot and my launch but we're not doing that all the time.

I also believe that talking about money is amazing. Remember, I love money. Money is amazing. And I believe that asking people to buy from me is doing a service to those people that will benefit from my gifts. And I believe that money is a key resource that can create so much good in the world and foster so much amazing change and progress. And I also believe there are many, many people with lots and lots of money that aren't greedy at all, but rather some of the most generous and loving people I know.

There's a saying or a concept I love that says, having a lot of money doesn't make you greedy. It does make you more of who you are. So, if you are greedy, it may make you more greedy. But if you are generous,

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money can make you more generous. And I absolutely love that. So, I literally, you all, I literally study money. I practice talking about money. I have worked to get absolutely comfortable with talking about money as much as possible. And I'll keep doing this work.

And there's so many great books and resources for this. If you want to do this too. If you're like, "I hear you, Tobi, but I have an aversion and this feels so uncomfortable to me. And I want to do some work on this myself", there's some amazing books. One of the books, if you haven't started this process at all. If you haven't started healing your money shame and baggage at all, definitely start with the book, *You Are a Badass at Making Money* by Jen Sincero. Besides the fact that it's hilarious, it's really, really good and helpful.

And then I also, if you're kind of going to the next level of this work, highly recommend two books that I've recently read in the last year. I think I've read them both this year, one is called, *The Soul of Money* by Lin Twist. And the other is called, *Reimagining Capitalism* by Rebecca Henderson, who is a Harvard professor. But both of these books really teach us about how companies and people with heart that make lots of money, but still keep people and purpose before profit. That there are a lot of those people that exist in the world. So, both of these books talk about that specifically.

How you absolutely can make lots of money but still have people and purpose higher on your priority list than even the profit. But by making that money you can do amazing things. So, I highly recommend both of those. *The Soul of Money* by Lin Twist, and *Reimagining Capitalism* by Rebecca Henderson.

And then just one last comment on the Facebook post. Well, okay, maybe two comments. First, there is one designer who posted a comment that I loved and agreed with a lot. And she said that she thought coaches often talk about money first because money issues are a symptom of so many other underlying problems. And she listed the problems which were spot on, mindset, lack of boundaries, lack of systems and processes. And she

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said that she believed, and I wholeheartedly agree that addressing money is sort of the gateway to getting to the root of those real systemic problems.

And that's so true because if what we're thinking about all the time is I need more money, then when someone talks about money, that's the gateway for us. We're like, "Yeah, I hear her and she's hearing me, I need more money. Let me see what she says." But the messaging of the real problem is almost always mindset, lack of boundaries, lack of systems. I mean I don't think this person's a coach, I think she's just a designer, but she is spot on. And I agree 100% with what she said.

And then lastly, the last comment. I just want to reiterate that I'm super grateful to the friend who brought up this conversation. I know I may not agree with all her thoughts on money exactly. She had a lot of great points. And she probably doesn't agree with everything I said, but I know she thought I had a lot of great points.

But I appreciate her so much for being brave enough to share her opinion. Because if she hadn't, if she hadn't just randomly said, "Hey, this is kind of random, but here's what I'm thinking." It wouldn't have opened up this rich discussion that took place. And I wouldn't have had an excuse or a thought to do this particular podcast episode. And we all wouldn't be sitting here wrestling with and rumbling with our money beliefs and how they're impacting our lives and our businesses

So, whether you agree with anything I've said here today, or it all just made you super mad, either way, I thank you for listening. I hope you're at least getting curious about your own money beliefs and digging a little deeper into why you believe them. Not just believing what you were taught, like I did for years, but just questioning, just digging in a little deeper and seeing why you think about money the way that you do.

Okay, that's what I have for you today you all. I'll see you next week. It's another big, deep, possibly, I don't know, polarizing episode. My favorite

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kind, the kind that makes us dig deep and do some major work and grow. So, I'll see you back here with that next week. But bye for now.

Thank you so much for listening to the *Design You* podcast, and if you are ready to dig deep and do the important work we talk about here on the podcast of transforming your mindset and creating a scalable online business model, there has never been a more important time than right now. So, join me and the incredible creative entrepreneurs in my *Design You* coaching program today. You can get all the details at TobiFairley.com.