

Episode: Worrying About Money



DESIGN
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with
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Welcome to the Design Your Dream Life podcast where it's all about designing your life on your terms and now your host, Natalie Bacon.

Welcome back to the podcast. I hope your early fall is off to a good start. Steve and I are wedding planning and I'm bachelorette planning, and it's a really fun and exciting time. We are planning our wedding for late spring next year in Florida, maybe bachelorette in Arizona, maybe, you know, babies because of COVID, but it's still been such a fun time. And it's been an exercise in my own personal growth as I make decisions that I've never made before.

And as I spent money that I've never spent before, and it got me thinking about worrying about money. And it's so interesting when I teach thought work, it seems really applicable and useful in theory, but it applies all of the time. There is no exception. So when I say that your thoughts create your results. It's not just in theory. It's actually, so the same is true of course, with money.

And I was thinking about money mindset and looking through the money podcasts that I've already done. And I really wanted to bring you one that I know is going to be really important and relevant to you when it comes to your money and your money mindset. And I came up with a worrying about money, and I want to start with a reminder that your thoughts about money always determine your results with money.

So if you believe that you can create a million dollars, that's what will create the result. Not an inheritance, not education, not wealthy parents. It's that belief. And it almost sounds too good to be true, or like it doesn't really work that way. You're like, okay, Natalie. Well, if that was the case, I would have a million dollars, but that's not true. So interesting. I was doing a little bit of research for this, and I found this study that Ramsey solutions had done.

They interviewed 10,000 millionaires. And one of the statistics that I read was that 97% of millionaires believed that they could become millionaires before it happened. So they believed that becoming a millionaire was within their control. And they actually believed that that belief held the key to their success. No, I didn't find this statistic surprising at all, but I think it gets really lost in the how so we all want to know the, how, how to make a million dollars, how to plan a wedding, how to fill in the blank, right?

We all want to know those action steps and you do have to take action. But when you take it from the how energy, it can feel a lot like worry and confusion. And the biggest problem that I see with worrying about money is that it almost seems responsible. So if you say something like I'm worried about the cost of childcare, it sounds like you're thinking about spending your money really wisely.

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It sounds like you're thinking about taking care of your children and like worrying is useful for something like this. It sounds like you're being thoughtful and responsible. And on top of that, you'll find a lot of evidence for whatever it is you're worrying about. So if you're worrying about the cost of childcare, you will connect with your friends about this worry and find that they all agree.

So they'll also be struggling with this and you'll connect with them about this. And it will reinforce the belief that you already have because your brain's always looking for evidence of what you already believe. So it's subconsciously looking for evidence to support the belief that you should worry about the cost of childcare.

So let's look at the thought, I'm worried about the cost of childcare. Although it sounds really responsible and almost like a fact, it's not a fact, and it's not responsible to think this thought this is a sneaky thought. It is a thought that actually keeps you stuck. It's not a fact. It is not a thought that will create a good result for you. Think about that thought and think about how it feels. So when you think the thought I'm worried about the cost of childcare, what's the next thought that you think maybe it's, how will I ever afford it? And then you stay in this how energy, where you're looking for the, how that's trying to disprove your belief, that I'm worried about the cost of childcare.

You're like, well, how am I going to afford it? But you don't really want to afford it from a place of feeling good about it. You want to worry about it. Your brain wants to worry about it. So what happens is when you think the thought I'm worried about the cost of childcare and you think, how will I ever afford it? You will take action that keeps you in this stuck energy.

And you'll feel like it's out of your control. And that there's nothing you can do about it, right? You guys know what I'm talking about, right? This applies to anything, not just this example, when you're worried about something related to money, and you say something like, how will I ever afford fill in the blank and you're feeling really stuck.

And like, there's nothing you can do about it. Like it's out of your control. And it almost feels like it's happening to you and that you have no choice, but to worry about it. And so the result is that you keep worrying and feeling stuck and your results don't change. And since your results don't change, your brain uses that as more evidence that you should be worrying about money, that you were right.

So notice how your brain really, really wants to feel right. But notice how it feels when you worry. Now, whenever I teach feelings, people typically want to skip over this and they want to get to the actions. But even if you just notice, if the feeling is open or closed, it will be a good

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cue as to whether you're on the right track or not. So if you notice how worry feels in your body, it's going to feel tight and pretty constricted and closed, right?

And so when you feel that way, you're going to take actions where you're going to keep worrying and thought looping and trying to figure out the, how maybe you're rushing around. Maybe you're talking to other, you know, people in your social circles about their money worries or your family. And it, it's going to feel like you're trying to figure out the how, but this worry results in nothing useful, you end up wasting your time and your results don't change.

When I really stopped worrying, it was when I realized that your results don't change regardless of if you worry or not. So you can either worry and take action and get a result, or you can not worry and take action and get a result. So sometimes we think that by worrying, we're being more responsible. And so we're going to get a better result, but it's not true.

It's just kind of mind drama when we're worrying. Now, sometimes we'll have a big traumatic event happen and we want to give our, our brains and our bodies some time to worry. I'm not really talking about that here. And when I do teach that, I teach like giving yourself some worry time, right? So in the beginning of COVID in Grow You, we had these bonus calls, you know, every Saturday.

And I was really suggesting, okay, this is a traumatic event. Let's give ourselves some worry time every day so that it doesn't, you know, take your entire day and feel really draining, but so that you can have that release. But ordinarily, when we're talking about, you know, the cost of childcare or something that isn't traumatic, we don't need to give ourselves time to worry every day. We just need to notice that we're doing it and notice the exact thought that's creating the feeling of worry, right?

Like I'm worried about the cost of childcare. That's a thought, and it feels so true, but it's optional. And when you notice that it's optional, you can start to play around with it and see that there is an alternative to worrying about money. Okay? So I really like to go to the place of having the result with money that you want, and then believing from that place that you've created that result.

So you imagine and visualize that you created and now have the result. So using the example of childcare, you would imagine, and really think and feel in your body, that you have plenty of money to pay for childcare, paying for childcare. Isn't an issue at all. You actually love paying for it. It's such a privilege that this is available to you and you have lots of money to do it. Now, notice if you're going through this example with me and you find that your brain really doesn't want to go to that possibility because a lot of times we end up wanting to be right more than we want to have the result that we want.

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So we connect with our friends about how expensive childcare is, and if we stop connecting with them about that problem, what are we going to connect with them about? What do we think and how do we feel if we don't have this problem, if you really practice going to this place and imagining like you've created and have plenty of money to pay for whatever it is you want in this case childcare, it's going to feel so different than the stuck energy, right?

Stuck energy feels kind of hopeless and terrible. Having created energy feels like you're certain and you're confident and you're empowered and you're committed and you're determined and you feel really resilient. So they feel totally different. And that's, what's going to create the different result because you're going to take action from this place of certainty and resilience. And then you're going to create a different result.

So you want to change that vibration change, how you are experiencing the thought. So you want to change the thought, but before you change the thought, you have to be willing to be wrong about the thought. So here's what I want to suggest that you do to stop worrying about money. I have a three step little method for you. It's really short, but it's super powerful. And if you do it, your brain is going to just explode.

So the first step is to write down the one thought causing you to worry example, I'm worried about the cost of childcare. That's a thought you don't want a really big run on sentence with lots of phrases in it because each little phrase can create different emotions. So another example would be, I'm worried about how we're ever going to afford a bigger house, or I'm worried about how tight money is, right.

I'm worried about never being able to take my family on a vacation, whatever thought your thinking, write it down. And that's the thought that's creating the worry, right? I'm a worried, because I only have X amount of dollars in my bank account. Right? And so that's a fact, but the thought is that you are worried about it. And it's creating this feeling of worry.

Step number two is I want you to ask yourself, am I willing to be wrong about this thought? Because if you aren't willing to be wrong, then you can't ever change your result. So the thought that you wrote down, isn't a fact, it's just a thought. Now your body thinks it's a true thought because it believes it so hard. So you're like, yes, but money is tight, Natalie, and you're feeling it and you're experiencing it. But really it's still a thought, even though it feels true for you.

So step two says, am I willing to be wrong about this thought? Because we want to be right more than we want what we want. So we want to be right. That money is tight more than we want to believe that money isn't tight. You want daycare to be harder for you to pay for more than you want it to be easy because you're in the habit of believing this belief. So it feels very true for you.

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So step one brings awareness to the thought, right? You just have some consciousness around it. Step two says, okay, is it possible that I'm wrong about this? Is it possible that the opposite could be true? Is it possible that there is a way for me to wiggle around this thought? So I'm not gripping to it so tightly at first, this is hard to do, especially if you are, you know, high achieving and really like to kind of be a perfectionist.

Sometimes you'll find yourself thinking this is a hard exercise, but it's really worth it. Because once you start playing around with these thoughts, you can change your entire experience of life and your results. Okay?

Step three, only after you've decided that you're willing to be wrong about the thought I want you to visualize and practice being in the energy of having created the result you want. So notice it's not just the energy of having the result. I want you to be in the energy of having created the result. So for example, it's not just that you all of a sudden have plenty of money for daycare it's that you created and have plenty of money for daycare. So a lot of people get this wrong when they are studying manifesting or law of attraction, and they want to focus on just having it, but you have to also focus on the energy of creating it and having it.

So step one, bring awareness to the thought, write the thought down, step two, ask yourself if you're willing to be wrong about that thought, right. And really notice that it is just a thought and step three is to visualize that energy. How would it feel if you had created the result that you want, you create it and you have plenty of money to pay for daycare.

Now I use the example of daycare in this episode, cause I know so many of my friends and the stage of life that I'm at are full of people and moms in particular worrying about money. So I get it. For me, I recently started cashflowing my wedding and I have made all of my decisions from a place of having created energy. So whenever I make a decision, I make sure I've coached myself and I'm thinking, okay, I have created and have plenty of money to pay for the dream wedding that I want that Steve and I want and for the bachelorette party.

And now what, what's my decision. And it's interesting because you don't overspend from this place because you're the one who created the money and you want to take care of the money that you have. You have this sufficiency with money and you really look inward to create more outward instead of the opposite where you would be focusing on getting money.

Like I never about getting more money, just never crosses my mind. So when I'm making decisions to spend money and in my opinion, this would be a year where I'd be spending a lot of money. I'm doing it from a place of I've created and have a million dollar business. If you're listening to this and you're kind of been following along, you know, that my business isn't yet at a million dollars.

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But if I ever want to create that result, I have to operate from already having created it. And not just hypothetically, like actually in reality, be making decisions as if I've already created it. I feel so aligned with seven figures. It's like, it's as good as done. And I remember when I first created a six figure business, this happened as well, where I was making decisions from the already having created that business.

So whether you are worrying about money because of childcare or because of a wedding or whatever else, kind of in your circumstances that you would like to change, I want you to notice that worry is a feeling and it's coming from that thought. So if you do a three step process, it will work because it's interesting when I've been a little bit sloppy in my thinking, and I start to think about the wedding from that place.

I can sometimes go to a place of worry and I immediately shot myself and I remind myself of the truth. And I go to the place of I've already created and have plenty of money for this. This is no big deal, right? And it really takes intentionality on your part because, um, people love to worry and connect about complaining about money. And if you want to be someone who doesn't do that, it, it really takes an intentionality on your part to create the thoughts that serve you, that feel good and open and that attract and create the money that you want from a place of sufficiency, not from a place of scarcity and you know, wanting more, very urgently.

So notice when you do step three as well that you have to check in with your capacity to have money. So if you visualize and really feel like you have plenty of money to pay for daycare and plenty of money for everything else, and you're not overworked and you enjoy your job and childcare just, isn't an issue at all. And you love paying for it.

It will feel very foreign to you if you've never played around with these thoughts before, and you might even feel uncomfortable because you haven't practiced increasing your capacity to have money. And it might feel very weird, but I'm telling you it's worth it to do this exercise at any phase of life, any amount of money, because you'll never experience that feeling of sufficiency with money. Like you have plenty unless. You do this work where you look inward and you increase that capacity to have.

So you can attract and create money without the force and the urgency and the worry. I'm telling you worry is not where you create money from. So regardless of your external resources, you don't have to worry about money ever. And in fact, the way that you create the financial resources you desire is not to worry about how to get more it's to do the opposite it's to appreciate the money you currently have.

And imagine you've already created the money you desire and make decisions from there. Do this process, my friends, it really works. It's three simple steps, but if you write them down, your

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brain will explode a little bit and you can do this at every evolution and phase of growth that you have with money. All right, I will talk with you next week.

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