

## Ep #228: Money and Self-Love



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**Tobi Fairley**

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## Ep #228: Money and Self-Love

You are listening to *The Design You Podcast* with Tobi Fairley, episode number 228.

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, welcome to the podcast this week. I'm so glad you're here. Last week we were talking about transitions, and some transitions happening in my life and maybe in your life. And this week I want to build on that a bit with some more work that I'm doing. I'm always doing some kind of work, some kind of growth and you are too probably which is why you like to come here and see what's happening on *The Design You Podcast*.

But today I'm really thinking about us female businessowners because most of you are female businessowners or female creatives. And if you're not, maybe you're not female, maybe you have a different identity but you're probably still a creative, you're likely still a businessowner. So, we're often going through similar things. So, if this resonates with you I'm so glad. If not know that this episode is here. Put a little tab in your brain that's like, yeah, when I'm doing this money stuff, I'm going to come back and listen to this episode that Tobi created, so it'll be here waiting for you.

But I bet it resonates with most of you today. So yeah, this episode is about money and money is on a lot of people's minds right now. There's a lot of talk about recessions. We've talked a little bit about that on the podcast recently. I helped you start thinking about what to do in a recession and maybe how to make a shift of really instead of panicking, thinking about what does this make possible, what does this change make possible.

And now I want to throw some more thoughts about money out for you to consider especially since none of us really even know what's going to happen with the economy, we never do. We've gotten really good or at least really used to uncertainty in the last few years and we are getting some really mixed signals about the recession right now, if there is going to

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be one, I call it the recession. Let's call it a recession because really we don't even really know what's going to happen.

Typically, when there's a recession there's really high unemployment which is not happening right now, the jobs numbers are really great, unemployment is really low. Lots of new jobs have been being created over the last couple of years and also in a recession usually spending has really come to a halt. And spending has changed in some areas but there's a lot of people reporting that it's still pretty strong in a lot of ways. And that's interesting because it's pretty strong in a lot of ways even though we've had record high inflation.

But the good news is prices have been coming down, especially gas prices. So, who knows? No one does. We're all over the place. The signs and signals are all over the board. So, we might as well focus on what's in our control right now instead of worrying about a recession because that's really the only thing we can ever do. Okay, good. So, I didn't really come here to talk about a recession anyway. I came here to talk about some huge aha moments that I have been having around money.

And I think I've told you multiple times as I've been doing a lot of this work in the last year over and around redefining success, and what I want, and how much money is enough money to make the impact I want to make and have you thinking about how much is enough money for you or what is that number and how do you get there? Or at least what's that next number for you? And so, I have been reading a lot, studying a lot, getting coached a lot.

And one of the things I've been reading is a book called Money: A Love Story by Kate Northrup. So, it's been around for a little bit but I kept hearing about this book. Everybody I would talk to and ask that was really, had done this work and have had a lot of success with shifting their money thoughts, and their money results, and going to the next level, had mentioned this book and how it really changed their entire relationship with money.

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So, I started reading it or at least I read the first chapter or so a few months back. And then I got interrupted and I was kind of thinking that's weird that I'm just not really into that book right now. It's feeling hard to read and you know how that happens sometimes. And I'm like, it shouldn't be hard to read, it should be amazing, everybody talks about how easy it is and how lifechanging it is.

But now I know that it was not an accident that I put it down for a little bit because I picked it back up just recently and it is the perfect time for me to be reading this book which I don't think is an accident or a coincidence. And real quick, an aside or a tangent to this story is that I recently about six or eight weeks ago also started working with a private tapping coach, as in EFT tapping.

So, I don't know what you know about tapping. You may have heard of it, called tapping or EFT tapping. I've known about it for a while as in several years. It seems like it became a really big deal in the self-help or online business world several years ago. There was a married couple that were kind of really instrumental in shining a light on it and getting a lot of press to it and helping it grow. So, I've known what it is. And I even I think looked into it, it had to have been more than a few years ago because I remember buying maybe a course, or a system for it and it came on CD.

And you all, it's been a while since things came on CD but I bought this course on CD, never opened it. Had good intentions but never got into it. Okay, so anyway, tapping is a way to stimulate your acupuncture points on your body. And you tap on the side of your hand, above your eyebrow, the side of your temple, under your eye, under your nose, under your chin and in your collarbone. And so, there's a lot of positive effects for tapping. It can be used for therapy, for your health, to lower your anxiety, to lower blood pressure and cortisol.

It's got all sorts of positive effects but I'm using it more of a way to literally tap into my subconscious mind and clear emotional blocks, clear trauma or anything that's stuck in there, anything what you've been through. And I also use it in a really positive way to create growth, to create, to really, it

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feels to me, it's pretty woo but for me when I do tapping we really connect with my subconscious. And I get a lot of inner knowing, yeses and no's of what I should be doing.

So, I've been working on my money mindset and seeing if there's any blocks, if there's trauma around money, childhood stuff, positive things. It's been amazing actually. So, working with this one-on-one tapping coach which I didn't even know was a thing until two of my best friends, Jamie and Krista told me that they had this particular coach, they both work with her and that she is lifechanging. So, I went for it and I had no idea the power of this work. And I don't know if everybody's this way or if it's just Melanie our coach is a miracle worker.

But it has been really mindboggling and it's really helped me do a ton of work on getting into my body, so what I'd call embodiment and somatics which is also kind of not an accident or not a coincidence because I've already been doing work on somatics and really what I call voting my body back onto the island. So, you may have heard a recent episode with my somatics coach, Victoria Albina that I've been working with for about six months in her program, Anchored.

And if you didn't listen to that episode you should really go back and listen to it. It's a great episode, now that you know about this kind of body work and you're going to hear some things in a minute that may blow your mind. You may want to get into this process too. But in general, the point for me of working on somatics is that I've spent most of my 50 years in my head doing way too much thinking and using my brain as my guidance system for those 50 years and not really surrendering to my body at all.

I'm not really surrendering to my subconscious mind and the connection between the mind body that's more subconscious. I've been literally letting from the neck up as they say, guide me for most of my life which means overthinking, intellectualizing things and really ignoring the signals and the signs that my body had for me. And this is all relevant so hang with me because this has to do with the book that I was telling you about.

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So, I've been doing this work now with tapping, with somatics, and I'm processing things in a completely different way than I ever have before. And really surrendering to the mind and listening to the body. And you all it is, yeah, it is lifechanging, it is mind blowing, it's body blowing I guess because I've parked the brain and it's something. It's hard to even explain.

Okay, so now back to the money work. So now that I've done all of this tapping work and somatic work, somatics for six months, tapping for six to eight week. This book, Love: A Money Story, was calling out to me this week and I was like, I'm going to pick that back up and I did. And it is taking me to a whole other place. It's landing this time in a completely different way than when I started reading that first chapter several months back.

And one of the things in particular that is blowing my mind from this book is a concept that she talks about that has to do with self-love. And she says, if we are depleted and we are giving to other people, including giving money but definitely giving of ourselves, our time, our value, our energy, our work in the world.

But if we're giving out of obligation because we have to, people pleasing would fall into that, anything that is from an energy that's not really you wanting to give, but feeling like you have to give. That there's a good chance that the money we give and also the value we give is not going to pay off for them. They're not going to be able to receive it at the level that we would hope which in turn doesn't pay off for us financially included.

So, the other side of this coin of don't be giving from a depleted state because it's not going to land is if we're completely depleted, if we're over-giving, overworking, striving, forcing, you all know what it feels like to be forcing yourself to work when you don't really want to. And your body is saying, I'm tired, even your brain is saying, I'm tired, and you think I have to anyway. If you're giving from that energy all the actions and the energy that you put out when you're feeling that way and you're depleted also has a problem when the money is trying to come back to you.

So, when there's not enough money in our bank accounts and we're pushing and forcing from that scarcity energy, fear energy, and depleted,



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and trying to force the money to happen which you all, I have done so many times in my 20s, and 30s, and 40s, and even occasionally now that I'm 50, that we're preventing ourselves from being able to receive money, or at least the amount of money that we would otherwise receive when we're not giving from a depleted state.

Okay, so listen to me here because I think she's so right. And I have never heard this before but it tracks for me with my experience over all of these years of trying to force money when I needed it, and push through and ignore my body. And here's why she says that it's true. It's not just woo, it's not totally woo. But she really gives an explanation that lands for me which is because if you're giving which is an action, and then you need to turn around and receive which she says is also an action.

And if we're too tired, worn out, depleted, burned out, overworked then we're not even in a state to be able to receive. Wow. And I knew I had to work on receiving, that's one of the things that I've been working on. Because I've been hearing this message over, and over, and over, are you willing to receive money, or help, or support, or anything, receiving in general? And a lot of women just are not willing, or able, or used to receiving.

So, if you're like me this information is not only new to you, it is a huge aha moment for you. And yeah, many of you have been around this last year or so when I've been talking a lot about hustle culture, and getting off the hustle bus. And then learning all the hustle behaviors that our culture and our patriarchal society has taught us. And learning to rest and learning to receive.

And like me you may have been learning to rest more, and unplug more, and detox from busyness and all the things that come with hustling like external validation and that sort of superiority that comes for us when we're marking all those things off our to-do list. As if it makes us more valuable or a better person morally that we're working so hard and scratching all those things off. Well, all of that is part of the patriarchy's big lie by the way. Because it tells us that we're only worthy from our works.

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So, if the patriarchy and the world has us hustling for our worth all the time and telling us, especially telling women that our value comes from all the things we do for other people. And if we aren't doing enough for others we aren't really worthy. And our worth depends on what people think of us. And if we're keeping everybody happy, which would be through all our people pleasing and saying yes all the time.

And then we learn now in this book or at least I've learned and I'm sharing with you that the very thing that we have been doing to feel validated and worthy, and like we're enough which is exhausting ourselves and people pleasing and saying yes. Which includes also putting our needs last because we're saying yes to everyone and everything else and we're working day and night.

Even when our bodies say they're tired and can't go anymore, which we often reply to with, "But we have to because we have to make money because we have to", fill in the blank, make payroll, pay the mortgage, take care of the family. So, whatever that thing is that you're filling in the blank with we think that it requires us to keep sacrificing ourselves for money. And what I'm telling you now is that it's actually preventing us from being able to receive the freaking money. What in the actual fuck?

Pardon my slang but seriously you all, I've literally been writing WTAF all over the margins of this book. Because we've been hustling all this time for the money and exhausting ourselves in a way that puts us and our bodies in a state where we can't even receive it or at least not receive all of it that would otherwise be coming to us. What? But it tracks for me, you all, it really aligns with my experience. And some of you may be saying, "Yeah, Tobi, but that sounds super woo woo and I just can't see how that would be true."

But let me remind you that money in and of itself is just a piece of paper that we have made representative of an exchange of energy. I do this thing for you, or create this thing for you and give it to you, and you give it back to me. It's just energy exchange, money is made up you all. We made it up to represent an exchange of energy. And if we have no energy left then



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what we're giving from a depleted state is going to be way less valuable. And what we're receiving in a depleted state is also going to be way less valuable.

What in the world. So, chew on that for a moment because it's truly blowing my freaking mind. And I know beyond a doubt thanks to the feeling that I have in my gut now because I've voted my body back onto the island as I love to say. That's like a survivor reference or something. I think I heard it first from Glennon Doyle. But I've voted my body back on the island and I have so much more practice now tapping into literally my body that at least for me this information is ringing 100% true.

And it makes so much sense and it clears up so many things around really these agonizing questions of why for many, many years. Why was I working myself literally almost to death, definitely into a poor state of health and I could just never understand why if I was working that hard all those years that I wasn't making a whole lot more money a lot of the time than I was. And you all, I was doing pretty well, sometimes better than pretty well financially. But compared to how tired I was it was never enough money to feel like it was worth it all, that I was sacrificing.

It wasn't worth the sacrifice and it wasn't sustainable. And in fact, another aha I had around this topic literally just today and this isn't written this way in the book but it was a concept that came to me as I was doing some of her journaling exercises was around the idea of financial freedom. And how financial freedom isn't even really believable to me and probably to a lot of us if we have to give up our personal freedom to work so hard to try to create the financial freedom because again, those energies do not align.

So, she says in the book this idea of energy. And then when I did the personal journaling exercises she had me do in this one particular chapter based on her prompts, that's when I checked in with my body again. And I immediately knew that it was super true for me. That if I'm giving up my personal freedom like nights and weekends, and my health and wellness, and doing, exciting and fun things with my family, or just quality time, or feeling like I'm being forced and like I don't have a choice.

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If I'm giving that freedom up to create financial freedom it's not going to work because the obligation even almost what feels like imprisonment a lot of times, the imprisonment of overworking of course cannot attract financial freedom because we know really even from science that like attracts like. So, in other words working for freedom from a place that's not free because you're depleted, and exhausted, and stressed out, and sacrificing yourself against your will. And putting everyone and everything else first including your clients and your business will not ever attract financial freedom.

And again, I say holy eff, which I also wrote in the journal of my book, except I wrote holy fuck. Mind blown, mic drop. Wow. What in the world. So, in this book, Kate the author does say that any money issues you have are really tied to your self-worth, and your self-care, and your self-love. And at first I was a little like, oh yeah, here we go, this sounds cliché. It sounds like the victim blaming stuff that happens in life coaching a lot where it's just all about your mindset.

And you know if you had your mindset together like the gurus say, if you only had better self-worth and worked on your mindset then this wouldn't be happening to you. So, I was like, is this gaslighting? Should I be skeptical? So, I was a little on alert and then she went on to connect the dots so well for me personally that it absolutely helped me get it and that it was true for me and buy into what she was saying and believed she was actually right.

Because the way she explains it is that if you don't have a high level of self-worth you won't be able to receive money and the way we will know this is because if we value ourselves, take a look at how we're treating ourselves. And it'll be pretty clear that you're not valuing or loving yourself if you're forcing yourself to work when you don't want to, when you're tired, if you're putting everybody else first. So, your actions will show you what you value exactly the way that your spending will show you what you value.

And so, she suggested we look and see if we're constantly putting ourself and our health last. We value a lot of things more than we value ourselves. We love a lot of things and a lot of people more than we love ourselves

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including our work, and our clients, and our families, and the world. Heck a lot of us say yes to strangers, or at least acquaintances before we say yes to ourselves. I'm on a soapbox today you all. And this is as much for me as for you.

But she really then went on to help me understand that also how we are spending our money in a way shows, or in all the ways, shows what we value and if we value ourselves. Because do we never get around to caring for ourselves and our health with our money? Do we not take the time to move our bodies and nourish them because money needs to come from work.

And do we not spend money on ourselves like hiring a VA or a team member so we can have time to take care of ourselves first so that we are in prime energy to both give and receive at the highest level? Most of us are not doing that. And related to that she asked, what is our really – I don't know what she calls it but I'm going to call it a litmus test. What's our litmus test or our test for saying yes to things?

Because if we are saying yes out of obligation, out of fear, fear of saying no, fear of disappointing someone and we continually give from resentment, or boredom, or fatigue, how much money is that really going to bring in? And more importantly, what toll is it constantly taking on us when we keep saying yes to things that we don't enjoy or maybe even hate? And a lot of us are saying yes to work, or projects, or clients that we don't like and don't enjoy.

And pretending as if it least we're doing it for the money but what if working from that energy that we don't enjoy and we're tired actually brings in the least amount of money? Sorry to scream in your ear you all but I feel like Oprah when she starts screaming about an aha moment as in ah, aha. You know that deep voice she gets into.

And I hope that this episode, even though it's not super long, it's not my longest episode, it's kind of short and sweet or middle sized and sweet. I hope it's one that you listen to again, and again, and again. And that you go get this book, Money: A Love Story, which has been out there for years and

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I had no idea. But I will assume I wasn't ready because you know when the student is ready the teacher will appear. So, if you get this book, check it out, start reading it, see if it lands, see if you're ready and please, please do the exercises completely because that is where the gold is.

And I'm not saying the book isn't brilliant alone, it is. But the work, the aha moments, the gold comes in the journaling and writing exercises that you're going to do because you have to tap into your own brain, and your own thoughts, and your own blocks. And hopefully you can tap into your own body and let it guide you because your answers about money are in you, not in this book.

And if you're new to listening to your body, don't overcomplicate it. Don't say, "I've got to go do all this work first Tobi said before I can read this book and completely become a perfectionist at somatics, and body work, and tapping. Because if we know one thing it's that the patriarchy is where perfectionism came from and it's a lot of BS. So, all you have to do to start the embodiment process is just noticing where you're feeling things in your body as you're doing this work and how they feel different.

Now that I've gotten so much more attuned to my body from doing just that, I'm super clear when something's bringing up a block or it's telling me a no, you don't want to do this, you shouldn't do this, this isn't right for you. Versus when I'm getting a yes or what I sometimes call a nudge as you hear me say. I think I said it last week, I had a nudge to come talk to you about transitions. And so, I sometimes call it a nudge but it's really this yearning, this inkling, this urge to explore something on a deeper level, or even sleep on it.

So do yourself a favor and do what I call vote your body back on to the island if you've been like me, living basically from the neck up and letting your head do all the work for all these years. And let your body at least play a role, at least be a partner with your brain, of guiding you in the right direction. Because again the patriarchy starts so early in our lives telling us not to listen to our bodies, that they're wrong, and they're too big, and we should shrink them. And they don't know what's best for us.

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They don't know what we should eat because they'll tell us to eat things that make us fat. And fat's not acceptable. And we have to control our bodies and make sure that we're being moral, and ladylike, and all the things. So, the patriarchy basically has us disconnect from our bodies which is exactly what happened to me. And it teaches us that other people and other things know what's best for us and we don't. And so, we stop listening most of us to our bodies.

And we don't ever really learn how to tune into our inner knowing or our inner wisdom. We think it's in our head you all, it's not. It's somewhere else and you have to find where that is for you. Is it in your heart, your gut, your chest, where is it? Where do you feel that inner knowing? So, to do this work and really learn to receive all you deserve, including all the money you deserve, you're going to have to bring your body back to the party and learn to listen to it.

If I had been listening to my body in my late 20s, and all through my 30s, and up until my mid-40s, and even occasionally when I'm not listening to it now I would not have hit major burnout twice. Because I would have been listening to my body to rest. And now thanks to this book I'm realizing I would have made a whole lot more money most likely because I would have been able to receive money and make that so much easier on myself. And align the energy of receiving with the work I was doing in the world.

But no, I was giving from depletion and I was trying to receive from depletion. And so again all the dots are now connected for me and I hope they're starting to connect for you because had I been listening to my body I would not have put myself, and my health, and my daily wellness at the end of the list. I would have put them first knowing that it was as critical as anything to receiving money. The money work was putting myself, and my wellness, and my health first so I could receive.

And instead of doing the exact opposite which I did for years, and if I'm not careful, like I said, can still fall into this habit occasionally now. And think, I don't have time for yoga, or to make some green juice, or to cook something healthy, or to go for a walk, or meditate, or sleep, or whatever

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the thing is that I need because I tell myself I need to work but I catch myself now but it still comes up.

It's not going to stop coming up but when we vote our body back on the island and we're listening to the nudge and that little pull at some place in our body, for most of us it's in our torso or somewhere between our pelvis and our neck. That's the part we've disconnected from. When we listen, we get a whole different message. So, what if I had known this that whole time, that it was more important to do all the things to take care of me and get me in my best energy before I work and before I try to receive money? What?

I did the exact opposite. But now you know and you can see if this resonates with you on the same level it's resonating for me. And even if your brain is having a hard time believing this, I would just ask you these questions. These are from me. I don't think they're in the book but maybe they are. Maybe I just haven't gotten to this part yet but this is what I would do. If your brain is having a hard time believing this and it's just sounding too woo this is what I want to ask you. How have you been showing up, depleted or energized when you work?

And you're probably going to describe putting yourself last and being exhausted because that's what most of us are doing. And so, if that's what you find then I would ask, and how is that working for you? How is that working for you? And if you don't have as much money as you want, or as much health or rest as you want then I would ask you, what do you have to lose in believing this and trying it? Because what if it changed everything to practice believing this?

And I have a strong hunch in my inner knowing that for me is in my abdomen but it will absolutely change everything. And at the very least if it doesn't make you any more money at least it's going to bring you increased health and rest. And if you're going to have no money still, but you don't already, or at least not what you want or need, then at least you're going to be better equipped to figure out how to fix your money problems if you're



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rested and in good health. So, in the most basic sense this make so much sense.

Okay friends, that is what I have for you today with all the passion in my voice and a little bit of soapboxing which again was more for me than you. But this is one of those pivotal moments in my life and I think it could be for you too. So, I can't wait to hear what you think about this episode. So, DM me over on Instagram @tobifairley and let me know if this blew your mind as much as it blew my mind and if you're willing to try both giving and receiving, working and making money from a state of self-love, and self-care, and rest, to see if it works in a completely different way.

Okay, I'll see you next week. Bye for now.

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