

Ep #271: How to Create Holistic Wealth with Keisha Blair



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Tobi Fairley

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You are listening to *The Design You Podcast* with Tobi Fairley, episode number 271.

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, are you ready to talk about money today? That's a loaded question. You're like, "Well, it depends. Is it the fun money part that I get to spend money or is it the icky money part where you make me look at my finances, Tobi, which one is it?" Well, maybe a little bit of both. But today I have a fabulous guest that I did not know until recently or did not know of. I just met her in this recording. And I am so intrigued by everything that she's talking about in this episode so I can't wait for you to get to it.

But her name is Keisha Blair, she's an award-winning international bestselling author of *Holistic Wealth*. And she has a brand new expanded and updated version of this book. The subtitle is *36 Life Lessons to Help You Recover from Disruption and Find Your Life Purpose and Achieve Financial Freedom*. So all sounds amazing. The foreword of her book is written by Kelly Rutherford, the star of *Gossip Girl* and *Melrose Place* and *Dynasty* and all those shows that we've all watched before.

And, Keisha has been interviewed in so many amazing places. She's had so many wonderful things said about her but including by Kelly Rutherford, including by Maria Shriver. I mean really she has changed so many lives with her work and her book. So I'm not going to belabor this, she tells you a lot in the interview about herself, about some tragedy that she experienced in her own life with her husband passing away at a very young age.

And she really helps us start to dip into what our financial identity is and what we can do to become completely holistically wealthy, not just financially wealthy, but holistically wealthy so we feel good. And can use the money that we have and can experience life and all the things that really matter along with becoming financially wealthy. So enjoy this interview with my new friend, Keisha Blair.

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Tobi: Hey, Keisha, welcome to *The Design You Podcast*. I'm really excited about our conversation today on holistic wealth. Holistic wealth, I almost said holistic health, but holistic wealth. So welcome, I'm so glad you're here.

Keisha: Absolutely. I am happy to be here too, thank you for having me.

Tobi: You're so welcome. I'm just getting to know about you and of you thankfully, when you came across, I guess my email inbox to consider for having on the show. And I'm so interested in your book. I'm glad to know about it and all the things you do but for those who maybe haven't heard of you like I hadn't until recently, why don't you tell us a little bit about you, who you are, what you do, your book, all the things.

Keisha: Okay, yeah, sure. So I'm Keisha Blair. I started my career journey as an economist. And throughout that journey it became really clear to me, Tobi, that the way we define wealth was just lopsided. I think as many, many of us women and even as entrepreneurs, as mothers, as wives, I think our generation especially having gone through COVID-19, we've discovered certain truths. And one of them is that we just don't want to be defined solely by just our income or assets nor material possessions.

That there's a whole new generation of women who value not just amassing physical assets but also collecting experiences, spending time with loved ones, engage in meaningful work, their spiritual lives, their mental health and our physical health. So that's basically what holistic wealth is. And of course for many of us who value our relationships, whether it's with our partners or children and outside of that, that also is incorporated into the framework.

So it's really just basically saying that when we think of the term wealth we think of something much more holistic, something much broader than just our physical possessions or material possessions, our net worth. We're

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thinking about the things that make us whole, give us purpose and meaning in life and really enrich us.

Tobi: That's so good. Yeah, so good. And some of the things I was thinking about is when we're thinking about financial wealth, it's not just cash in the bank. There are other assets and things but we somehow seem to have an easier time putting a value on those things. And so what I'm kind of noticing or thinking myself when you're describing that, maybe is part of the problem and part of the reason maybe we haven't really thought about these other things as part of our wealth because they are hard to value?

I mean some of them we would even say are priceless, like relationships. So I love thinking about this. Well, I guess, let's even just start to say, how do we start to live a holistically wealthy lifestyle if it's not just about money, it's about other things? And kind of what's the right mix of balance of things? And I guess it's different for every person, right?

Keisha: Yeah, absolutely. And it's amazing you say that, because even as an economist, when I started my career, we were measuring our growth in terms of GDP, gross domestic product or productivity and how much we were producing. And it became much more about widgets and how many widgets we produce. So it's so much easier to quantify because of that. But when we think about our daily lives, the fact that women were complaining about reaching to the top and feeling lonely or reaching for the top and their marriages ending in divorce.

Reaching to the top and their health fails, then we start to notice that, and you mentioned the word priceless, when we think about some of those things, and you're right, Tobi. You know that famous quote, your health is your wealth kind of. And so we're realizing now that some of those facets are even more important because if you don't have life and health, then you can't have wealth.

So I think even during COVID-19 it became very clear to everyone. I think we were faced with our collective mortality, that we absolutely need to have balance in all these areas of holistic wealth in order to be truly holistically

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wealthy. And part of my work now is basically training women in terms of building their holistic wealth portfolios so that wherever they see gaps in that, because we all know what causes us stress. We all know what causes us anxiety.

So that holistic wealth portfolio is just this physical reminder and it's so different for each one of us of what we need to do intentionally. Because I often say holistic wealth is intentional by design, that we need to do intentionally to maintain that holistically wealthy lifestyle. And, Tobi, part of the reason why I started this journey was because my husband died at age 34 from this very rare illness. He was at the top of his game in his career doing so well. He was a CPA. And it dawned on me that we can't just measure how well we are just on that.

And I mean sometimes it looks like we're doing well but on the inside it's much different. Some of us are coping with diseases that we're not even aware of. So that put me on this journey of wanting to spread this message to everyone about valuing these different facets equally and thinking about wealth not just in terms of those assets that you mentioned.

Tobi: I love that. One of the things that's really jumping out to me, and it started back when you said even as an economist you were measuring productivity. And as women and women socialized in the American culture and a patriarchal culture, we struggle, I think, don't you, as women? We think our work is our worth, our output is our worth. And so I want you to talk a little bit about this, because where some of the things that we would truly value like downtime and rest and connection, which I'm sure must be part of this holistic wealth portfolio.

We have a hard time, I think, well, one thing, giving ourselves permission to have those in our lives. And there's that constant narrative in your head about I should be doing more or I'm being lazy or I can't sit down because we're so conditioned to being productive. So how does that play out for women as we start to try to balance? I'm sure that it's kind of a bumpy road and there has to be some unlearning there to be willing to embrace that.

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Keisha: Absolutely, and it takes a whole mindset change and I too struggled with it before in a big way as a mom. And it's so funny because I wrote this article called A Productivity Paradox just about what you're saying, Tobi, about this whole notion of productivity. And we feel kind of when we're producing that we're worthy. But, yet still when we rest or take that time off we feel that it's some sort of guilt. And what I've found, so after my husband died I took a sabbatical and I did use that one year just to focus on myself, turn inward.

And it's so funny, I figured that maybe when I went on that sabbatical that it would have been the most lazy thing and that I would not really be productive and nothing would come out of it. You know what came out of it? This framework for holistic wealth came out of it because I was able to turn inward in a way that I had never done before. I could meditate, I could focus on mindfulness, prayer, all of that, walks in nature. And I tuned into my creativity and my intuition in a way I had never done before.

And it brings to the fore that whole productivity paradox because I thought to myself that here I was on this lazy one year thing and I didn't even know how it would turn out. And it turned out to be the most productive thing that I could do for myself and that I could do for others because it turned out to be this message of holistic wealth, once I had gotten my bearings of course and figured out that you know what, this is it. This is how we can make bigger impacts in other people's lives.

That was when it dawned on me that this productivity paradox that we have, there is that conflict and that mindset change is critical for us to realize that that moment of pause could be the most productive thing you can do for yourself.

Tobi: Well, I love that so much because I do think you're right, we get in such a habit of the treadmill, the running, the doing. And I think we forget, we lose sight of the fact, the reason we started the doing in the beginning was we thought it was how we were going to get to the financial wealth. But we forget that sometimes the financial wealth comes from one big idea that

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can only happen if you give yourself space to think. And if you're always running and doing and working and not sleeping and keeping all the balls in the air, rarely do you have any space for those sort of divine downloads to happen and they disappear, right?

Keisha: Exactly, because the other thing that happened, Tobi, while I was on this sabbatical is that whole intuition part of it that just got fired up. So in the book, in *Holistic Wealth* I talk about, there's a whole chapter on intuition. I talk about dormant versus active intuition. And you're absolutely right, when we're on that treadmill, when we're constantly going, we're constantly busy, our intuition goes dormant. And we need that active intuition to be able to download those messages as you mentioned.

And that's exactly what happened to me while I was in that moment of pause. I could truly tune into my intuition, hone it and really know what was necessary for me to move on. It was honestly this period that has been the most impactful in my life because I got the opportunity to finally realize my life purpose, how I could impact others with my expertise and my story and use those gifts that I was endowed with. And I hadn't been doing that fully. I feel like most of us have so much to give if we just tap into that.

Tobi: Right. It's so, so good. So in some of the information that you sent me, I was reading through the things that you talk about in your book and one thing that really stood out to me was the concept or the question of why embracing our personal financial identity is critical to success with holistic wealth. So what is our personal financial identity? What does this mean? How do we identify it and why is it important on this journey?

Keisha: No, absolutely. So when we released the first edition of the book in 2019, it was the first edition of *Holistic Wealth*. I spoke about this personal financial identity and spoke about how it was necessary for self-advocacy, self-awareness and self-preservation. And so I feel like, you know how we get taught in school that we have this core identity but we never got those messages about our money story and our personal financial identities.

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And so we transition into adulthood not having gained a sense of our personal financial identities. And so women came to me after the first edition was published and they said, “Well, Keisha, we want more.” And so in this updated and expanded version of *Holistic Wealth*, there’s a whole chapter on it. And it identifies four main ones. So there’s the minimalist. There’s the maximalist. There is the anxious spender/investor. And there’s the risk taker. Now, I found that as a female even though I was an economist, I still felt this lack of confidence sometimes.

Sometimes I would question my money decisions even as an expert. And I figured that so many women must suffer from this because if I’m an expert and I’m still feeling anxious sometimes, can you imagine women out there that don’t know even where to start. And I thought, you know what, let’s build this out. And so I developed this free quiz that’s available on the Institute on Holistic Wealth website. It’s free. It takes about two minutes.

And women can find out immediately. And from what I’ve heard of women, over 3,000 women have taken the quiz so far and they’ve said it’s so accurate, it so describes who I am with my money.

Tobi: I can’t wait to take it. I’m dying to take it now. I can’t wait to go see.

Keisha: Absolutely. Yeah, and even on the *Holistic Wealth* podcast I’ve interviewed guests who have basically gone into detail about how even in their businesses, how it plays out with their relationships with their spouse. Because I also encourage spouses to do it together. So that it’s so good too, Tobi, with splitting financial roles. Because if I know I’m a minimalist and you’re a maximalist then we can know what we’re good at. And we can split those financial roles in our household based on who’s good at what.

And it really reduces the tension with financial planning and doing things together with your spouse.

Tobi: I love that. I didn’t get married until I was 30 and I already had my own business. My husband’s an attorney. He had his thriving career. And so we have kept our finances separate. And a lot of people think that’s so

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strange. But neither of us wanted to have to say, “Do I have permission to buy this, whatever, \$500 pair of shoes or these \$1,000 golf clubs or whatever, TV?” Whatever he wanted. And so we kind of divvy up. And I’m curious. Now I want to take the quiz and see are we kind of figuring it out accidentally on our own?

Because he pays the mortgage and a lot of things that he has to write regular bills for. And then I’m not so good at, I’m a creative, I’m not always so good at paying a specific bill on the 15th of the month or whatever, although I have auto draft on those now. But what I’m great at is buying all the groceries and buying clothes and getting all the things we need and the plants in the backyard and paying for the landscaping. And so we have our little kind of, it works and it works really well.

But as you’re talking I can kind of see how his very structured Type A conservative guy likes to get all of his ducks in a row and pay all those things that keep us safe and secure. And I like to do the things that help us live and have experiences and nurture and all the things and eat and go to the grocery store and all that stuff. So that’s kind of funny because I’m sure it is aligned with our types, right?

Keisha: It absolutely is and it comes naturally like what you’re saying. I’m completely like you in that regard and my husband is too in terms of what you said your husband does because basically let’s say he’s a minimalist, we don’t know. But let’s say he took the quizzes, my husband, he likes the recordkeeping part of it. He likes keeping all the bills. We have a record central in the house where we keep all our mortgage documents, everything. And we find trends with that with couples and it’s fine if you naturally gravitate to one area versus the next.

But what you’re doing is you’re playing on your strengths and that’s the important part. And it becomes more fun and more natural for each of you. And then you can become more successful together as a couple. And you know what the other one likes and dislikes.

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Tobi: Yeah, it's so good. But I could see how, just like when I learned a lot about the Enneagram, which I also love to know about his personality versus mine because I used to be so frustrated and call him the pessimist about everything. And then I understood the Enneagram and I was like, "No, he's just trying to keep us safe and he's worrying about worst case scenario just in case it happens."

And so I can already imagine that the same thing will happen, that it will make me appreciate some of the things he does that currently annoy me. I'll probably see them in a different light when I understand the lens he's kind of looking through from his identity.

Keisha: Exactly. So it helps with empathy and it helps with communication. It gives couples the words to use and you can know, once you find out that financial identity, you can almost anticipate. So you can plan your money conversations, negotiate better and advocate better because you know where your spouse is coming from. It took me years to realize that, before this framework. So now that we have it, it's just a good tool, yeah.

Tobi: I love that. So good. So entrepreneurs are our own different little breed of people and we have the benefit of a lot of things that are fabulous and creative and the sky can be the limit. But we don't have the benefit of the regular structured money always coming in, like somebody that goes to a day job all the job. So when we're thinking about entrepreneurs in particular, what do we have to think about to help us achieve holistic wealth that's different, not just financially but also the lines are blurred between work and home and we work all weekend or all night sometimes.

So I'm sure there's a lot of things both money wise and kind of the rest of the picture that are a little different for entrepreneurs.

Keisha: Yeah. No, absolutely. And as you're speaking I was thinking about that feast and famine cycle that entrepreneurs go through. And also the types of investments that you have to do in your business to keep it afloat even when you're in a feast famine cycle. So while you were talking, Tobi, and I speak a lot about this, is financial resilience. That's the piece, the

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money piece, that I often talk about with entrepreneurs and others because I feel like within that holistic wealth portfolio and this is something I do with entrepreneurs as well.

That we need to build in that financial resilience piece, so how can I recover from that setback or how can I recover from those months when there's nothing coming in and so we build that in by planning ahead and building in tools in the holistic wealth portfolio to sustain you. So it's looking at that cash flow and looking at well, how can I create a buffer so that if I'm in that cycle I can still live and it's not bleeding over into my personal life and causing stress.

And of course the other part of it for entrepreneurs is that mental health. There was a time, I think was even last year where there was a lot of talk about a mental health crisis in entrepreneurship because there's so much pressure on entrepreneurs. And when you hear about people trying to scale businesses and so that's the part of it in terms of the holistic wealth portfolio too that we emphasize, is doing things. And I often talk about enriching your holistic wealth bank account, doing things to enrich your mental and physical wellbeing.

So a lot of people, as you mentioned, entrepreneurship is hard and so long hours, some people neglect exercise, some people neglect eating well, keeping up with their health, doctors visits, things like that. So it's just building in, in a really intentional way so that entrepreneurs can really take care of themselves. And so there is the physical health part of it, there is the mental health and wellbeing, the financial piece. And also the things that we talked about with making sure that your mission and your values are well aligned with how you're even rolling out your business.

And how you're even serving your customers, the types of rates you charge and of course there's burnout. And preventing that kind of burnout in your business. And how you can have that business actually represents you, that you're charging the rates you want to have that can sustain you in that

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feast and famine cycle. So that's a huge piece I think for entrepreneurs, but I think every entrepreneur needs a holistic wealth portfolio.

Tobi: I think you're right because as I'm hearing you talk, well, for one thing, it's easy for us as entrepreneurs to ignore some of those things like you talked about, rest or taking care of ourselves or doctors appointments. Because we're telling ourselves a story of I have to work right now or there's no money in the bank right now. So we can always legitimize why. But I think if we can remind ourselves, it's counterintuitive, if we're not doing that we're not going to be able to be resilient in those hard times.

That's what I think will probably get our attention as entrepreneurs because if we understand that it's going to cost us money, what if I have burnout and I have to stop completely, it's just going to be way more detrimental financially even if it's for a period of time that I have to stop. Then to just pace myself a little bit more, take a little better care of myself in the moment.

Keisha: Exactly. Because just having that sustainability and having that lifestyle that can sustain you is so important.

Tobi: Yeah, that's so good. Okay, so what about at home, what do we do to cultivate this? So we're talking about a lot more what we do in business and some of us work from home but in the home parts of our lives, in our day-to-day, what do we do to create holistic wealth there?

Keisha: Yeah. No, absolutely. So there's so many ways. And so first thing that comes to mind is our relationships. We spoke about the financial piece with our spouse but our relationships at home whether it's with the kids, with our spouse, with ourselves. And really there's so many things in terms of what we do, let's say personally for ourselves. So whether it's whatever hobby or whatever enriches you naturally. So whether it's meditation, mindfulness, taking a nature walk, cultivating that space at home where it makes you feel alive.

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I always talk about holistic wealth at home and having a space that energizes you is also very important and having that environment at home. Because I know for some people, I know I hate clutter at home. And I know it does something to my brain.

Tobi: Yeah, me too.

Keisha: I need to have that space that makes me feel calm and energized at the same time. So I think that's also important.

Tobi: Being an interior designer, you're definitely speaking my language. We try to help other people understand, it's not just making something pretty. It's truly about how it makes you feel. And like you said, clutter and depending on the person. I mean I like a lot of color, it makes me energized. Some people are so fatigued by that and they want a very neutral space. But really understanding how your environment supports you or can really wear or weigh on you. I'm sure it has a big impact on your holistic wealth at home, yeah.

Keisha: It does, absolutely.

Tobi: That's so good. Okay, let me think. What have we not talked about? This is so, so great. I think one of the things, when we were talking about the feast or famine, just to circle back to that a little bit. So what's always so frustrating I think in this kind of feast or famine cycle, feast and famine, it's either or. But the famine can come a lot faster. I mean they can both be hard, doing too much work versus not enough. But when you're in a famine state, I feel like that's the one that can be so stressful for so many people.

And doesn't it seem like every time you're in a famine state you happen to be at your most tired or exhausted? It comes at the worst possible time always it seems like. It's like we're always so rested and I've been preparing for this for months and then we're like, "This is fine, I've got this." Usually to me it's right when I've started something new or I'm doing something else and the bottom falls out somewhere else and then I'm juggling two things at once and wearing all the hats.

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So can you go a little deeper? And then of course we're going to get the book but give us an actionable step or two. So if we're feeling that state, because I know a lot of people are, a lot of people listening to this, we're seeing the housing market change, and so that changes. Interior designers that are listening, they're feeling the famine right now. What are some actionable things we can do in the moment if we're in a famine state or starting one right now, we're worried about recession and all these things, to build up that resilience in the moment?

Because I think that's when it's so hard to access it, when we're covered up with so many things.

Keisha: You're absolutely right. And I think it's just that period where it's so easy to get stressed and anxious as you said, Tobi, and it's hard. It's hard to be in that space but I think that is a time where we can actually look at our business offerings and seeing where we can improve, what else we can offer. And also looking at our cash flow and seeing where we can cut back. What are we spending on that maybe isn't necessary? Where can we create some wiggle room?

And so I think it applies in this way to pretty much anyone looking at cash flow, looking at budget, looking at debt and seeing what can I do to improve the situation. And then also looking at our offering, our core offering as entrepreneurs to see where we can create some additional revenue streams or passive income or fine tune an offering so that we can get some extra revenue in.

But it's so funny, I mentioned financial resilience earlier and I'm coming back to that piece because when there's a holistic wealth portfolio in place with that financial piece. That really buffers against these types of periods so then you have the cash flow. Then it's easier to kind of ride the wave when it happens because we know it's going to happen. I actually train my certified holistic wealth consultants to plan for two big setbacks per decade. And I know the feast and famine cycle is even more, it's far more, it's not twice per decade. That's more like a big setback.

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But when we're looking at an entrepreneur's holistic wealth portfolio we would be building that in, in terms of the feast and famine cycle to be able to ride that wave more easily. So all of that I think are things that we actually have to foresee, plan ahead for. There's sometimes what happens and you can't foresee it, but it's something that we have to kind of build in and be intentional about planning for that feast and famine cycle.

Tobi: Yeah, that makes so much sense to me because when we don't have the cash reserve and we are working day and night, we're working our day job to keep our current clients happy and then we're trying to access those big ideas of what else can I sell or what else can I do or what could I cut back. Sometimes I find myself in moments of stress, I can't access, just like we were talking about earlier, those big ideas. Because it's like I'm back running on that treadmill.

And so I'm trying to go so fast to solve the problem that I can't create any white space to even get the solution to the problem. But there's something about money and of course your whole book is about how money isn't everything but I was always raised to say money isn't everything but it sure can solve a lot of problems. And so when we do have that money in the bank I think it allows us to relax probably and be able to tap back into those big ideas.

And as long as we're just running, running, running, trying to keep the balls in the air, we are creating a resistance to our best ideas that are going to fix the problem anyway, right?

Keisha: Absolutely. And that's why in the book I mention that when you're building your financial independence portfolio, which is part of the holistic wealth portfolio. That should be a goal in terms of being able to weather that feast and famine cycle because that's so important. Because absolutely, holistic wealth, financial, being financially independent, being able to weather these kinds of storms is a huge critical part of, as you mentioned, Tobi.

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For instance when I took that time off that I mentioned, I wouldn't have been able to take that time off if I didn't have the financial means to do it. So this part is actually critical for us to be able to create that white space that you mentioned, to be able to be creative. So it's a critical piece that we all have to focus on, even though it's not everything because obviously we have to have our mental health. We can't be too stressed because then it's a feedback loop and then we can't create the way we want to but it absolutely is a critical part.

Tobi: So good. Well, is there anything that we haven't covered? I know there's so much in the book but just for people listening, I know they're probably resonating with a lot of this right now. And you've got me so intrigued to just different words you've said like financial independence portfolio and holistic wealth portfolio.

I want to go dig into those because I can see even though I've been a successful entrepreneur for almost 25 years, I've had plenty of my fair share of feast and famine cycles and they still come around. But they're not as hard to deal with now with a more mature business and that we plan for things. But I can tell already just listening to you, there's so much room for me to improve.

So I can't wait to get my hands on the book but any last things that you would want the creatives, the people who hate talking about finances, who don't want to see a spreadsheet, who want to leave that to somebody else and who only look at it once a year when their CPA says, "Here's how much you've made this year." How do we get ourselves, like anything, well, I'll just let you decide. What do they need to know and hear, these creatives so that they believe that this is even possible for them and that they can create this more balanced life as an entrepreneur?

Keisha: Yeah. And so it's so funny, there were a few things flying at me when you were speaking a while ago, Tobi, I also coach entrepreneurs on money trauma and rewriting their own personal money stories. And some of the things you just mentioned to me about not wanting to see the

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spreadsheet. You're really just not even wanting to focus on the financial piece because it's so difficult and it's just not fun, [crosstalk].

Tobi: Right, it's not fun, it doesn't feel creative. It's like a Debbie downer, it's all the things we can't afford, all the beautiful things we can't put in our own house, all the things, right?

Keisha: I know. I mean really just shows us up, we feel vulnerable because we know it's kind of our weak spot. And so one thing that I tell everyone, entrepreneurs especially, is think about your money mindset, your money story. And think about how your money story evolved from childhood to now. And what caused this in terms of, we know it's not but were there instances, were there money messages that we were told that affects how we see money, why it's just so just dreaded. And really go inward.

And of course there are resources out there that can help but I find that once we transform that relationship with money and we want to spend time with it, that it's not just this thing that we shove away until tax time. And then we dread seeing the tax documents and everything. How can we transform that relationship with money so that it's something that we want to spend time with just like any other relationship, loved relationship?

Tobi: Right. That sounds amazing.

Keisha: And once we do that, it's amazing the transformation. So we like talking about money because I absolutely don't like the process. You mentioned the spreadsheets, all of that, even as an economist I've never liked it, even though I did it in my day job. But now I love talking about money with women. I light up when we talk about money. And so that's the point I want us all to reach and it's a process. It's not going to change overnight. Don't think that you're going to just love spreadsheets. You might never love spreadsheets. I don't love spreadsheets either.

But you know what, I actually love, my husband and I set aside time for a money date night and we do it once a week. And he has the spreadsheet because he prefers that and I let him manage his spreadsheet. And I love

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to think about all the nice things I'll do with money because that's what I love. That's the money part I like and that's fine. But as long as we just start to give it more attention, change our mindset because of course sometimes with us too as entrepreneurs, it's really battling that scarcity mindset. It's a complete battle and it's something that we constantly need to work on.

So when we constantly work on our money mindset and developing a more positive relationship with money, then it works wonders, it really does. And it's a step by step process. But of course, there is also the piece of money trauma that I want people to be aware of, that as an entrepreneur too that can affect our success in business. It can affect how we interact with clients. It can affect how we scale. And so we need to be aware that if there's any money trauma anywhere, that's something that we want to start working on as well.

Tobi: And do we work on that with a coach like you? What do you do for that, you work with a professional who's going to be more able to see things that you probably can't even see for yourself?

Keisha: Exactly. So I have developed tools and a whole course around money trauma at the Institute on Holistic Wealth. And most of the people who have done it are entrepreneurs and it's amazing and some of them have MBAs, are in the finance world. And some of this I feel because I've come at it from an economist perspective and from the perspective of the psychology of money, that it's so easy, once we start doing the work, to transform our money stories.

It's so easy to see how the transformation can happen. So yes, if anyone's listening in and they want to do more work in that area because I think we all have some level of money trauma.

Tobi: Yeah, I agree totally. Yeah, it's so interesting. It's not just somebody that maybe grew up without money. You can have a lot of money trauma if you grew up with a lot of money because there's a narrative no matter who you are about money that's a throughline in your life probably that needs to be looked at if you haven't.

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Keisha: And that's absolutely true, yeah.

Tobi: Okay. So where do we find you? These courses, you're going to tell us where that is and how to get your book. Are you on Instagram? Where can we connect with you so that we can keep learning more because this has been so good?

Keisha: Yeah. No, absolutely. So my personal website is keishablair.com. The website for the institute is instituteonholisticwealth.com. And we spoke about that free quiz and you can get it there. And it takes two minutes so I'd love if everyone take that quiz. And of course the courses are available on the instituteonholisticwealth.com. If you go on to our courses, you'll see the money trauma. You'll see the other courses that we spoke about and on social media I am @keishablair for Instagram and for Twitter and Kaisha Blair Author for Facebook. And I love hearing from listeners.

Tobi: It's so good. Well, I can't wait to get the book. I am a huge reader. In fact my own personal life coach always tells me that I read more than anybody she knows. But actually I haven't been reading that much this year. I kind of, for the first time at age 51, hit a moment where I'm like, "I kind of think I need a little break from working on things." But you may be the reason that I dip back into my first book in a few months because this is really fascinating to me and I can't wait to get my hands on it and see what I learn and see where kind of the holes are for me.

Because I know I definitely relate to much of what you said. Early in my 30s, it definitely really took a toll on my marriage with how hard I was working. Thankfully we survived that and overcame it and did some work on it. But there have been plenty of bumps along the way but I kind of fix them mostly in the DIY way. But I'm anxious to read the book and kind of see what it tells me about myself now and kind of what I can learn. So thank you for that. Thank you for being here. Thank you for the quiz already that I haven't taken yet.

And I know everybody's going to be so excited to listen to this so just really glad you were here.

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Keisha: Yeah, awesome. And I'd love to have you on the Holistic Wealth podcast too, Tobi.

Tobi: Fun. I would love to do that.

Keisha: Yeah, absolutely. So if I can get you on the podcast, that would be amazing. I will send through a calendar so that you can...

Tobi: Perfect. Fun. Okay, so everybody listening, get ready because we're going to all go on the other side and tell mine. And I definitely have plenty of money stories, money trauma that I've worked around. And who knows, all the things. So that will be so fun.

Keisha: That will be, yeah. So once you take the quiz, all of that fun stuff.

Tobi: Okay, perfect, sounds great. Well, thank you so much. It was so great to see you today. I'm glad to know you. And we're grateful you were here.

Keisha: Yeah. Thank you so much for having me, Tobi, it was amazing.

Okay, friends, get over and take that quiz. I don't even want to be recording this intro and outro right now because I want to be taking the quiz. So as soon as I hit stop on record, I'm taking the quiz. I can't wait to know what my financial identity is. I hope you do it too and check out Keisha in all the places she said. Of course, feel free to send her messages on Instagram, check out her courses. I'm excited about all those things and I hope you are too and I'll see you back here next week with another great episode of *The Design You Podcast*. Bye for now.

Thanks for listening to *The Design You Podcast*, and if you're an interior designer or creative looking to uplevel your business, I have something for you. It's my Build a Better Business guide, because burnout, rampant undercharging and the feast and famine cycle are epidemic in the design industry. And there's a better way to run your business.

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So head to tobifairley.com/betterbusiness and get my manifesto and guide that will have you on your way to a business with more ease, more joy and more money. That's tobifairley.com/betterbusiness.