Your Relationship with Money with Sarah Mac

Episode 55

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Sami Kinnison
Welcome everyone, to today's episode of Be Freaking Awesome. I am one of your hosts, Sami Kinnison. Along with co-host, Angela Belford. Today we are joined by Sarah Mac.

We are going to be having a fun conversation about money and trauma and all of those things. That's definitely how I'd describe that is fun. I actually think it'll be really entertaining.

Sarah, do you mind telling us a little bit about who you are and your background.

Sarah Mac
Sure, thanks so much for having me. I'm excited for this conversation. My name is Sarah Mac. I'm a money and business mentor for creative entrepreneurs.

My background, well I used to work in film. And I had a big burnout. And that's kind of what threw me catapults me into entrepreneurship. And I started out as a copywriter. And in that process, you know, writing I was waiting for every different kind of business under the sun. And I discovered the coaching industry because I was attracting a lot of coaching clients. And yeah, and that's when I discovered mindset work and money mindset work.

So I built my own copywriting agency and really started working on my relationship with money. And, you know, I doubled my income three years in a row, I launched a coaching business, you know, got to six figures within the first year.

And that's when I just felt so inspired about bringing this work to more people and, you know, sharing how powerful it had been for me and in being able to create a business that I love work with clients that I love, create a life of freedom, you know, I traveled the world. I've been to 18 Different countries in the past eight years and just yeah, really, this work really transformed my life.

So combined with helping people to share their stories online and build a brand and attract an audience and you know, sell the work that they're most excited to be selling. Combining that with money mindset to you know, really be able to create more freedom and wealth and abundance not only in their business, but also in their life as well.

Angela Belford
And you skipped over the beginning part that would that gave you the beautiful accent. I could just

listen to you all day long. So tell us where you're from, where are you and where you are on the planet these days.

Sarah Mac
So I'm from the UK, I left for Canada in 2008. And then, I met my met the love of my life. He answered my ad on Craigslist for a roommate so testaments my writing skills even before I became a copywriter. He moved in with me and we fell in love and then he proceeded to move to the US for medical school in 2015. So since then I've sort of been in and out of the US and I finally got my green card at the end of 2021 and now I live with him in New York.

Angela Belford
Fantastic. We love all that because we love our friends from England and also those regular listeners that know that I am married to Canadian.

Sarah Mac
Love Canadians

Sami Kinnison
They are just the best.

Sarah Mac
Just a special breed of human that everybody loves.

Angela Belford
Oh my Gosh, seriously right? I have a friend that is moving from Asia to Toronto, and I'm like, Oh my gosh, I can't wait. I needed to get settled. And when I'm in Toronto, we're gonna have to have lunch and just like drama is really big plays like oh, yeah, which suburb are you gonna be in anyway

Sarah Mac
We love Toronto.

Angela Belford
It's super fun. That is fantastic. Thanks for helping me. Cuz I'm always curious when I hear people's goal accents. So, but today we're actually not going to talk about Canada and we're not going to talk about that we're actually going to talk about money. And when you and I kind of met to kind of plan out this episode, one of the things you have a lot of space that you money, it's just such a big topic, right and then our relationship with money is a big topic. But one of the things that intrigued me was really about the idea that you talked about with inherited money trauma, probably because I look my daughter is also on the podcast and is my children of working in the business. And I've seen how I broke the cycle of poverty. I mean, it would be sixth generation and then watching how that has impacted my children and all of that.

So I am super excited for us to talk about but let's start with the basics. You say that we have a relationship with money can you tell us what that means?

Sarah Mac
Yeah, so you know I don't know if you've ever heard any of like spiritual teachers like Ram Dass say things like you know, you think you're enlightened, you think you have a good mindset. Go and spend a weekend weekend with your family, right? Like, family are always like the most challenging relationships because like, we can't walk away from them. I mean, you can.

You know, they really are containers for growth because they trigger us and all of our like most all of the most intense ways and you know, there's so much love there. So we really are invested and you know, we're committed for the most part to those relationships and to really making them work.

But I think that our relationship with money, that's a relationship that you can never walk away from, you know, unless you like literally go and live in the jungle or in a tree house and like eat berries or whatever.

But it's something that we are in relationship with every single day in the world that we live in. And the quality of our relationship with money like massively influences the quality of our life. And so you know, like any relationship, it's a container that, you know, I always think it's like a mirror. So if something's not working, or something's not feeling good, then it's reflecting back to us, you know, a pattern and a way of being in that relationship.

So this is something that I learned for myself, being somebody who historically had a terrible relationship with money, I was very avoided, like money was never um, you know, I've always wanted to have money, but it's always been driven, you know, and I think that's driven from growing up in a family where we were surrounded by people who had so much more money than us in the UK. You know, it's you go up to London, you're literally like, looking at the backing and you just feel poor, no matter how much money you have, right? And just this feeling that like people who have money have so much more freedom have so many more opportunities, and have a better quality lifestyle, and so there was always that desire for me. But I didn't have any money skills. I didn't really have any money education, like so many of us I didn't have any, you know, my I didn't have any good money role models, like there was a lot of dysfunction and financial abuse in my own household. And there was a lot of stress and tension around money. And so I really had to look at that. And, you know, like, unpack my associations, my emotional associations with money. And it was something that caused me or invited me or like, it was important. It was like unavoidable for me to look at childhood trauma and look at the roots of my belief systems about myself about what's possible for me about my deservingness and my worthiness.

And my capability to do things that like nobody, maybe nobody in my family had done, or particularly women in my lineage, right when you really think that you know, you kind of identify with you know, the gender that you are in your caregivers and so they kind of unconsciously become our money role models.

So, you know, like my grandma, my granny, she didn't, she didn't have a job. She was a full time wife and like, that was what she did. And then you know, my mom gave up her job pretty early on to become a full-time caregiver to me and my siblings. So, you know, I didn't have like a role model of a woman who was going out and earning money and, you know, prioritizing her career.

So it really did require a lot of mindset work for me to kind of, you know, embody the identity of somebody who was capable of that and somebody particularly as a creative to somebody who wanted to, you know, do her own thing and, you know, not follow like a traditional path of like a corporate career.

And so I really had to do a lot of work to look at the ways that I was relating to money. Which is essentially looking at my belief systems about who I am in relationship to money, and the way that money works, and you know, a lot of there's a lot of cultural stories that we unconsciously pick up as well. So it's a very, very multi layered conversation. And that's why I think looking at our relationships with money is so so interesting, because yeah, if you really have that desire to have more financial freedom is going to cause you to like take a deep look at yourself and your belief system and the beliefs

that you've picked up from, you know, however, it is that you grew up in this culture.

Angela Belford
Wow, that's a bit that's Hang on. That's a lot. And I'm excited. No, it's like my brain is lighting up in about 700 different directions.

Okay, I'm going to start with I haven't really ever thought about the idea that the gender of the person the similar gender, that that is our money role model. It makes sense when you say it out loud. It's kind of one of those like the most sometimes when we say the things out loud, like oh, wow, I've never really thought about that. And it's interesting.

Similar to you, the women in my life were not didn't work and didn't have careers and it's all and there's been an underlying message in my brain. Don't get too big for your britches, because I've not really ever been a stay at home mom, person. I did for short periods of time I prioritize my kids but I've always worked, wanted to work and needed to work but I also it made me feel like I didn't really fit in. And so that's one thing I've never thought of that. I'm just going to pause.

Sami Kinnison
I haven't thought about this idea of, you know, like, you can walk away from relationship with a lot of people and things. You know, family people I agree with you people say you know, like you can't walk away from family but you absolutely can. There are. There are things that can say, This is not a productive, healthy relationship anymore.

But you, you do have to have money. It's sort of like food as well. That's something we also can't really walk away from a relationship with food. Because our body requires sustenance to live and to get that sustenance to live requires money and… Anyway, it's interesting. I hadn't thought about that as a thing that we have relationship with as well. Very interesting.

Angela Belford
So then the… so we have this relationship with money and if you think I'm thinking about like, there are relationships I have, where I try for them not to be triangular, meaning that like, I want to have a direct relationship with this person, not a relationship through someone else, you know? Like my friend's husband. I want to develop a friendship with him that is not like, Oh, you're just my friend's husband, right? The triangular feeling. It gets more complicated in families, but I'm gonna keep it simple, but I'm thinking about the concept of money and that sort of triangular relationship, especially when it comes to parents. And so how those How do money dynamics impact your relationships and your business? And yeah. I don't know if that was a coherent question.

Sami Kinnison
Not really a question, but I think that it's already an observation. I think it feels like a question about observation that your family impacts your relationship with money. Just in the same way if you had a relationship with a friend, and then you have other friends that are telling you things about that friend things like that. That you know, you can decide those things can be true about that friend, or you can seek out a relationship on your own. Maybe you come to the same conclusions. Maybe you come to different ones. Yeah.

Sarah Mac
Yeah, no, I think this is a really interesting um, like angle to look at, because I think at the root of it, and like, really at the root of any type of disempowerment around money is, it's a lack of skill. It's a lack of education, and the root of that is a lack of communication.

And, you know, money is like sex. It's, there's a lot of shame around it. And I think this comes from you know, a lot of that probably comes from the Bible, like the Queen Victorian era, right? Like it's a kind of a British cultural heritage that we share in the US that was built on a foundation of religion. And, you know, that was just like one of the interpretations, you know, that like, Oh, we don't talk about sex, like sex is shameful, sex is, you know, it's not something that if you're like higher class, or upper class. It shouldn't be something that you're thinking about, you know, when women gave birth, they were like, tucked away behind the curtain and then like the baby was magically brought out to the husband.

And so there's a lot, particularly in relationship to women, that hasn't been talked about and hasn't been voiced. And so when there is shame around something, there is a huge amount of emotional resistance to talking about something. And if we're not talking about something, we're missing out on the education that we need to improve that situation.

And, you know, you hear statistics like, I think it's the number one cause of divorce in relationships is money stress.

And, you know, like you said, money is directly connected to food, right? Like it's directly connected to our survival. And so it does trigger a lot of those just like lizard brain like caveman brain, cavewoman brain responses of like, I'm not safe, I'm gonna die if I don't get this right. And money really triggers a lot of those, those insecurities that a lot of the time aren't real, because, you know, for most of us, we live in a world where we have access to food, and you know, even if, like worst case scenario you know, we did like go through bankruptcy or, you know, have a lack of access to resources like you probably have a family member that would like, you know, cook you dinner for a few weeks while you figure that out.

So, but we're still reacting from, you know, our lizard brain where like when you were kicked out of the tribe, like you were literally going to die. Like if you didn't have that protection, you know, the tiger was going to come and eat you. You weren't going to have access to food and resources. So there's very heightened emotional responses that get triggered around the conversation of money and I think you know, that's why it's so challenging for us and, and especially for women, right.

You know, still now I talk to people and I like, yeah, yeah, like my husband takes care of the finances. And then you hear stories of, you know, women getting divorced, which is common, you know, it's more common. Now, that's another thing that there used to be a lot of shame around. And so it didn't really happen. Now, there's less shame around that. So it happens more often. Because you know, like, live your best life go, you know, be free, like be happy. Don't struggle in a relationship that's not right for you.

If you haven't, if the woman hasn't been having, like an active role in building skill, education and habits around financial wellness and financial literacy, then suddenly they find themselves like very disempowered in our world when they don't have those skills, or if, you know, they gave up their career to take care of children and their ability to earn, you know, it takes work to build an income, you know, and to build skills.

And so, there's a lot of different skill sets involved in our relationship with money from earning it, earning it in the way that we want to, you know, taking care of our health where we make where we make our money, then, like, what to do with our money once we have it, how to spend it, how to organize it, how to take care of it, how to prioritize it, how to navigate that in our relationships, like, you know, like, what social circles are we in what are the expectations? How many miles do we have to feed around the table, then, you know, obviously like investing and preparing for the future when you know, women tend to live much, much longer than men. And, you know, we need to plan for a longer retirement we also you know, obviously there's a gender pay gap, we earn less, we take more time out

of the workforce if we have children.

So there's so much to talk about. And I think the main challenge is just getting over this kind of culturally inherited shame around talking about money because we still feel it right. Like, you know, I should have shown to myself like oh, and looking at money and talking about money, it has improved my life. It has improved my relationship with money.

And I love talking about money and I think it's such so interesting, and I asked questions about money and still that that kind of like cultural unconscious response will kick in when I'll feel like oh, like, should I have asked that question? You know, I'll ask somebody like, oh, like, how much do you pay for rent here because I'm genuinely curious. And there's still that little voice. It's like, you shouldn't ask things like that. It's like not polite. It's rude to talk about money. And that little like, internal shame monster will like rear its head and I'll have to sit with that and like, challenge myself and be like, what's that, right? I'm like, No, you know, it's like nobody, nobody has to answer my questions if they don't want to, and I'm not pressuring people.

But it's really important to start breaking that shame cycle and actually going through the discomfort of having conversations with, you know, with your family, starting with your family, right. If you're not having conversations about money with your family, you're probably not having conversations outside of your family.

But I mean, I don't know sometimes it's more difficult to have conversations with your family, but I feel like those are the ones that truly impact your finances and your life, right?

Sami Kinnison
I have a different like a, just a, because of my season of life, right now. I have a four year old and a seven month old, and we really have been thinking about how what is our family? Money legacy is the word we're using, but even it's just like practices. That we want to teach her four year old. He really is starting to, he understands the concept of money. Different stores send catalogs directed to him so that he can look through the pictures to decide what he wants to buy, which we could have a whole ‘nother conversation about marketing to toddlers that I strongly disagree with.

But he does he's understanding this idea that he wants toys, toys cost money, how do I get money? And we've really been my husband. I've been talking a lot about this idea of we want to start giving him an allowance and teach him how to use money well, because there is an element that the way a four year old would engage with money. It's still very much like sandbox, play, ideas, but we can teach foundations and principles now that with the $4 a week that we're going to give him for allowance that will change when he's making $400 a week or when he's making $4,000 a week. Like not that it will change like those foundations. We want them to grow with him as he gets older.

I don't know what the right answers are. But it's a question that we keep asking, like, how do we want to teach him one of our family values? We want to be generous and so we've talked to him about the idea of giving and are there organizations you want to give money to and you know, there are other kids that are hungry or may not have toys and different things like that where we're trying to bring it to his level and the idea of how can he help others.

Anyway, it's all of these things. All these things have been swirling in my mind for a little while about how I feel like I'm on the front side of this because I have a four year old that I can try to intentionally build some good practices and some healthy relationships. And I also know and acknowledge I will definitely mess it up along the way and he will still have to recover from different things. The idea that our kids will have to heal from something we did somehow. We're just hoping we do it a little better than

the generation.

Angela Belford
before. Well, it's interesting you bring up your son because I would say and Sarah mentioning literacy I love that we talk about it as financial literacy because if a woman found herself divorced and she didn't know how to read, then she could figure out oh, I just need to learn so one needs to teach me I need to go to a program or go to a class. I know there's a lot of shame around people that can't read but I'm just saying like she would understand this is the solution.

I feel like and maybe this is the case with regular literacy as well but like with financial literacy. Well number one, I didn't know I was financially illiterate when I graduated high school. I only figured that out and got that language in my head when my kids graduated high school and they understood how money worked. You can see if you're on the video you can see I have like two whole shelves of money books. And because I didn't know anything about money when you are trying to be when you're your total survival mode, you know zero about money and made a ton of terrible mistakes out of literal illiteracy and ignorance which there's a lot of there was a lot of shame around that like oh how can you be so stupid? Isn't it obvious to everyone else that you should plan ahead and blah, blah, blah, blah, blah.

But when I saw them graduate high school, and they knew how many worked we had been giving them money that they were like okay, this is all the money that you receive. And if you run out of gas or you eat you eat it all out, like too bad I guess your walk then or you have to ride the school bus, you know, like you want to a prom dress then you're gonna need to save up.

So we had started those conversations based on me reading all of these gazillion books and going to workshops and all of those things. And yet still, I know that I didn't equip them nearly because you have an elementary reader that is trying to teach people how to read. And it's fun to kind of watch them now like the fact that she's thinking about this for a four year old. I'm just like, yeah, yes, we have, we broke the cycle of poverty, you know, because we're, we are talking about it and talking about it reduces the shame of it and talking about it, you know, helps the whole situation.

Sami Kinnison
You guys are amazing women. Yeah, and I think it's so important to highlight that.

Angela Belford
I just want to encourage people you can learn.

Sarah Mac
Yeah, and I'm still learning like, I'm still like a hot mess. My relationship with money generally mean? Like I'm so much better than I was. And it's been hard for me. Like it's taken a lot of work, a lot of free education and I think I think the hardest part is the habit part because we you know, why is there so much you know, material around habit change and habit building? Because, you know, it's like the single hardest thing as a human like, we're running on these emotional patterns.

And yeah, and that's really what caused me to look at the root of my emotional patterns because until your emotions are what's driving your behavior. So obviously like the shame cycle is one of them like the avoidance of that so really understanding that, like unpacking that, processing that and changing our mindset, changing our focus, you know, creates a new emotional relationship with something that is the foundation that allows us to change our habits to things that you know, to take actions that support us over the long term.

Yeah, then obviously, you know, really impact our relationships as well and when we take care of that, so I think it's really important to highlight like, there's no shame that you find something difficult. I think most people find their relationship with money. Difficult, right? Otherwise, you know, we'd all be millionaires like there's still there's still work to do unless you're like you know, you're gonna be a billionaire there's really no like finish line like you can get to the place where you're like, This is good enough like I don't you know, I'm happy like I'm well supported. You know, I don't feel like I need to do any more work on my money, but until you really are in a state of overflow, and abundance, and freedom and alignment, and you know, money isn't the reason that you have to say no to the things that you desire to do, then there's some work left to do on that.

And I think that's the most empowering message to know is that you can change your financial reality if you're willing to, you know, shift your mindset and, you know, create some new emotional associations with money and to change your habits and the actions that you're taking consistently in your relationship with money.

Sami Kinnison
I also, so, I want to sort of unpack a little bit of money trauma that I have worked through, there was a significant event.

Sometimes it's weird being on a podcast with your parents. I'm just gonna say this because it's an event you know, that happened with within the people on this on this podcast.

When I was about seven teen I think of 17 ish. We ended up that the, our family car was repossessed, and…

Angela Belford
it was earlier.

Sami Kinnison
Was it earlier than when I was 18? I was a teenager.

Angela Belford
It was a lot earlier than that. We all talk about the 2008 recession. We'll just say there.

Sami Kinnison
What I remember was that my dad was not at home. My mom was and she came inside and she was like, hey, I need your help. And I was like, Okay, what's going on? And she's like, come with me. They left my siblings inside. And she was like, We need to get everything out of our car. We have five minutes and like what's going on? She's like, I just need you to help me get everything out of the car. We have five minutes because there are people there and I remember having to help clean up the car, get every all of our things inside.

And it was a lot to process and I think that not reflecting back was, not like rocks thrown. I don't think we talked about it enough afterwards. I think I didn't understand what was really going on. I didn't really have this good idea. I just had this idea that people could come and take our car because they could I don't know, I didn't know enough about what was going on and I have had to do.

The way that that has impacted my relationship with money is I definitely value security and having a lot of money just on hand just in case just in case of a rainy day something happens. My husband did not have this type of experience. He grew up sort of upper middle class and really like they didn't you know weren't they weren't super rich, but he never really had a want for things.

And there are times when he's like why do we have this money sitting in the bank account? Let's go spend it on something. It was like no, what if something happens like what if we lose a job? What if we can't make a payment? What if… these things go on it has definitely impacted how I approach money having to deal with that situation?

I've gotten to a point where I can acknowledge it. I'm sort of in the face where it's like I have noticed that this thing impacted my relationship with money. And I'm not fully healed from it and that I can just like oh no I don't need any security, safety nets, whatever. I value having a safety net in money.

And like at some point, I'm sure I can let go a little bit more and not quite have feel like I need to have so much of a buffer. It's sort of like you know, this is step one awareness of the problem. And then there's the change from it.

Angela Belford
Well, and I was like, can I just express how like I'm now my armpits are sweaty, my hands are sweaty, like I hate this story.

Like it's funny because what you've seen me and I talk about and I've talked about my, you know, pinnacle of parenting moment was when she said oh my gosh, I think I'm a perfectionist because my mom needed me to be perfect. I'm like, Yes, I absolutely did. And I was like this paragon of parenting this moment where I didn't make it about me.

Not the case with this story because we have talked about it a couple of more times. I didn't know how to talk about it. It wasn't when you were 17. It was back during the 2009 crisis or ever or 2008 to 2010 it was a little bit touchy sketchy financially for us, and probably a lot of small business owners. I need to say those words to make myself stop sweating so much and stop like heart racing right now and mouth dry.

And we'll say that like I didn't know how to talk about it because my version of the story is yes, and then I made calls collected money and I got the car back I was able to make the past due payments and got it back.

Sami Kinnison
Within a week.

Angela Belford
Oh it was like three days that was so annoying because I was telling the bank like I'm telling you I can get it and they just gave up that actually happened to me twice once I was pregnant with Lexi. And I was like, I told you that I would get this and the loan officers like Well, there was no way if you owed $2,000 You could get that and I said I told you I get paid on Friday that the client was approving this contract and anyway, so yes, we did get it back.

And so I love to tell the version of it that is survival at all costs and make it happen. Because I don't even know I don't even feel like I have all the skills and equipment yet to be able to walk with those, walk with my kids through unpacking their money trauma because I'm still

Sami Kinnison
You were still unpacking it as well.

Angela Belford

Well, it was but there I mean it is I can remember when you guys were little I would have a full blown panic. Attack if we ran out of milk. And I would have to sit there at the refrigerator and be like, you have money. You have a car, you all you would have to do is put the children in their car seats and you could drive to the store and get milk which was not my childhood. You know, my childhood was going to bed repeatedly without even peanut butter and jelly sandwich.

But I can remember talking myself through that and it's like it's just one of those things where it's like I'm I'm healed a lot. And I don't know that I'm the I haven't yet healed to the point that I can actually help somebody else walk through their trauma that I feel like I caused, you know, so anyway, it's been it's a lot thanks for letting me be like, of course the first video podcast, flipping out over here.

Sarah Mac
I mean, it takes so much courage to have this conversation, right. And it shows how much of a high quality relationship you do have and how much how open your communication is because I think it's actually rare and that's obviously something that you know, you've had to work on because you work together as well. And I think that's such a special thing that you have.

Yeah, and you know, and I think it's very easy to fall into, you know, the personal development language of like, oh, I need to like heal all of my trauma and then I'll be perfect and then life will be amazing and like, we'll just need to like fix the all of the problems and then I'm going to be a millionaire.

And you know, the reality of it is like, I think no matter what type of childhood you've had, there are always moments of emotional intensity, right? Because when we're young we just like we don't have an understanding. We don't necessarily have the tools and/or our parents might be amazing at helping us process emotion but they like weren't there that day or they had something going on that day. Right?

So I think the most that and this is why I love money mindset because it's really about like where are you focused, you know, like exactly like you were saying about that that reaction. What's triggering you like the milk in the fridge, not running out of milk triggered you so your inner child was like having a freakout and was like oh my god, I'm gonna be hungry. You know, whatever those old stories were that were true for you at some point.

Just that capacity to be able to have that awareness within yourself and be like, Okay, I'm like, my inner child is like reacting right now. And like my adult mind, is here to you know, take care of myself. And what do I want to focus on right now? Right, you know, I'm safe right now in this moment like this. You know, I have a car, I could go and get more milk if I need to and to really like use the power of our focus and our mindset to bring ourselves into the present moment and to self soothe and take care of ourselves and to be able to focus on like, the thing that is going to support you in the moment. Like if we need to make more money, cool. Let's focus on making more money. Let's focus on the resources I have available.

Most importantly, particularly for women. It's cultivating a story of self-belief and self-trust, right? And I think like that's really at the root of it. Which you know, in a culture that's like, we don't listen to women's ideas. It's like you should just be quiet and look nice and get in the kitchen, you know, which like, obviously, is changing, but there's a lot of, you know, cultural reminders that we shouldn't trust ourselves and that what we have to say isn't important or worthy. And that's something that we're constantly coming up again.

So, you know, I really do see money mindset work and mindset work in general as it's a hygiene habit. You know, you don't brush your teeth on Monday and expect to have nice breath on Friday. So if you want to feel calm if you want to feel secure if you want to feel confident in your ability to create the

things that you want in life, like work on your mindset every day, you know, for a little bit every day like what are the stories that you're feeding yourself, what is the focus that you are intentionally choosing? Because it's so easy to get pulled into our emotional patterns.

So it really does take that awareness because they're going to be there right, the things that have happened has happened. You know, the emotional process is something that like we have to take care of aren't like that our emotions are real, you know, and it's really our ability to respond to them over reacting to them.

And yeah, nobody's perfect. Nobody ever will be perfect. You know, I'm sure you've been down the line when everyone's amazing at money, like things still happen. And we still we're still humans, we're still constantly emotionally reacting to everything. So yeah, it's really our capacity to just have an awareness around that and to be able to respond to make better choices and moment to moment.

Angela Belford
I recently heard had a friend that said, when I was growing up, we didn't have a lot of money. But we made do. And what's interesting is I'm really good friends with this person's mom. And so I'm like, Oh yeah, I've heard the stories. And, but I didn't say that out loud. I just listened to her story.

And for me, I talked about money, trauma, and she was like, and now the way that shows up for my sisters now is different. So for me, I was the youngest I always got heavy down clothes. So as an adult, the way my being raised in frugality shows up, the outward appearance of that is that I am a clothes hound like I love clothes. She's like I love use clothes and vintage clothes, but I have tons of clothes and my older sister. The way that shows up for her is that she hated not having enough food. Like she had just enough food and so she over indulges in food. And then my middle sister she actually is a control freak now and she does this thing and it was so interesting to hear somebody talk about it in a way that didn't sit and these are lovely, wonderful people who have great relationships with their parents who have great and they she just was so matter of fact about that, which I think when you're talking about awareness, that's where she's at is she's very aware that this is how it shows up for her. And so she also noted that she's like, and when I get really stressed out I have to be very careful that I don't go shopping for clothes when I'm super stressed out because that's sort of how I like to control things.

And so when you're talking about this money mindset, it was seemed like such a practical, tangible way to develop that awareness was just to be very matter of fact, I don't think you know, we've talked before that Bessel van der Kolk says that trauma is anything that happens to you that your brain can't make sense of. And so the very act of talking about things that happened to us related to money will help us to develop actually the response to trauma and it will become less traumatic from the standpoint of we can begin to make sense of what was happening.

This was the, you know, like, if I could help Sami with the thing and go, Oh, yeah, this thing did happen during the 2008 recession. Oh, yeah. That doesn't change that she, you know, has this scar on her leg, but it might help her to understand it more. And to really, some of that awareness, can it be impacted if we just try to understand it and try to unpack it and try to say what actually happened? How did that actually feel in the moment? What would my adult self tell my like, if I could have been there with that inner child and explained it? What would I have said, you know, like really trying to take that, that awareness and try to make sense of it. I think is critical. What are some of the other things that we can do to help develop our money mindset?

Sarah Mac
Yeah, I think I think you really nailed it. Um, and this that's really the process that happened for me

once. You know, it's so simple, right? It's like what story am I currently telling myself? Because that story is probably going to point you back to like, when you start with the story, right, like the story that's running in my mind is say for your example with the milk like, Oh, I'm gonna go hungry or like my children are gonna go hungry, like what are the fear stories that you that you're interpreting that emotional response through in your present day.

So really, just, you know, like, really getting that awareness? And the best way to do that is to just write it down and be like, what are the current what are what are my fears right now? Right? Like, what are the things that I'm the stories I'm attaching to this heightened emotion that I'm feeling right now? Get objectivity around that.

And then also, what is the emotion? Right? Like, just identifying like, what is the emotional pattern that's happening? And to have an awareness of that, like it's a body experience. So usually when you connect to that, and then you ask yourself, like, Where have I felt this emotion before? You really just like tune in you're gonna start to connect to memories you know that that does come up and this is really the money mindset work is being like oh, yeah, like suddenly had this memory of like when the car was repossessed like that. That is coming up for me. Cool. What is you know, what is the belief that I created about the world or about money in that moment? And what is the belief that I created about myself?

Because these are like the, you know, these are the programs that you're running on. These are the belief systems that you are continuing to act out and continuing to create evidence around.

So if you created the belief in that moment that like, it's not safe to not have lots of money in the bank. Cool, like and there's no you know, there's no good or bad there's just like, What do you want now, right? Like what is your value system now? What are your goals and your life now? And does that belief system support behavior that's getting you to what it is that you want? And if no, then you get to tweak the belief system.

So you know, if maybe the belief system is it's safe for me to save a little bit and spend a little bit and like you know, that's a new belief system that you want to play with that is going to bring you more joy in your relationships in your life and, you know, start to release some of those fear patterns around spending money.

So once you've identified the new belief system, you know, like that is the most important thing to really like rinse and repeat and like rewire remembering that, you know, I think it's 90% of our thoughts are repeat thoughts from the day before. So if you think most of our thoughts we got from our parents and they got from our grandparents, like there's a lot of repetition that's happening unless we're actively rewiring and rehearsing and retraining new belief systems and new thoughts, which is money mindset work, which is, you know, affirmation work and like writing it out, like listening to affirmation, recordings, meditations, things that really allow us to digest and root into new belief systems.

And then obviously identifying well if I believed that it was safe for me to spend you know, a little bit more of my money. Like, what are the actions? What are the actions that I would be taking, if I believed that it was safe to do that? And then to start to create new evidence, like, oh, I can spend a little bit more and like, you know, and I'm still safe, but like, obviously, there's nothing wrong with having savings.

So it's really just about looking at where how my belief systems are impacting the way that I'm acting and what could be better like what could be an improvement, what isn't working, you know, where is there a fear story and then really actively choosing to break that pattern by creating new evidence that

you are capable of something different.

Angela Belford
I love that. I would say for many, many years, I heard the what you said about affirmations and mindset and I skipped the step of tune into your body, tune into your emotions, feel those sensations. Notice when this happened before and I think I for years wanted to skip that step. And that is why the work that I'm doing now with nervous system is all about like honing in on that step there because I think so many of us especially left brain task people want we want we want to just get to the work like oh, okay, let's do some affirmation work. Let's think and grow rich. Let's do, let's read a book. Let's do all the things like wait, oh, we have to stop and feel, feel the feelings.

Sarah Mac
Yeah, it's the most important stat on it's the most it's the most difficult stuff. Like we don't we don't like it as a culture. Like, I think this is the British lineage, you know, like, the Harry and Megan documentary on Netflix. I feel like that's the perfect example of how like power and status will do anything to like gaslight and avoid the feelings of the people who are uncomfortable with the status and the power and, you know, sweep it all under the carpet. Turn, turn, like facing the other direction. Act like it doesn't exist.

And that is how our culture has maintained status and power is, you know, is by ignoring the feelings of the people who aren't don't agree with the status and power right. So that's very much a part of our culture. And you know, I think we're breaking out of that now. And there is so much more conversation around mental wellness and just understanding that process like understanding ourselves as emotional beings.

And I think there's so much power in that and we're very afraid. I was, you know, I speak for myself, like I was like, I will not feel my feelings. I can we just carry on and pretend like everything's fine. And yeah, this you know, this, this healing process that I went through in, you know, it was forced into it through my burnout, and I had to start feeling my feelings and to start processing them and like, yes, highly uncomfortable, but like, you'll survive and live your life massively, massively changes on the other side of that work.

So yeah, I would say higher at higher a trauma informed therapist, like internal family systems is really awesome. EMDR is really great for processing trauma. Hypnotherapy is great, like anything beyond just talk therapy, like talk therapy is good too. But it's really important to work with the somatic experiences in the body and the emotions in the body and to create space for those emotional processes to complete and for you to really, you know, understand what's going on in your body that's really driving all of your decisions.

Sami Kinnison
I love it. I feel like we could talk for hours and hours and hours so many different things like we talked about beginning just money, so many different elements of it so many different facets. Alas we will land the plane and bring it in. Sarah, if there's one thing you could leave people with or you want people to take away from our conversation today, what would that be?

Sarah Mac
It would be that your like relationship with money, your financial reality is a choice. And it's either one that you're making consciously or you're making unconsciously. So if you do want to change your financial reality, that is something that you have the power to do, and take it one day at a time, take it one step at a time. And yeah, obviously have so much patience and compassion for yourself and the process. But you can you can have more money, you can have more freedom. Do the money mindset

work.

Sami Kinnison
I love it. And if people want to find you connect with you more, see more about the money mindset work. Where would they be able to do that?

Yes, and my website is withsarahmac.com. I have a free training series called The Creative Cashflow Accelerator, which walks you through some processes to really get clarity on where you're at in your relationship with money and to start to make some of those shifts. And I talk about this a lot on my podcast, the Creative Magic Club. So you can connect to me through all of my socials via my website. And I would love to continue the conversation. Please reach out and share any takeaways that you had from listening to this.

Sami Kinnison
Yeah. Thanks so much for joining us. Today. There. This was really wonderful. Angela, do you have any last thoughts for us today?

Angela Belford
I don't. I just am excited about the connection with Sarah and just starting to really give people you know, I want this podcast to be information that helps people to be freaking awesome and you can't be freaking awesome if you don't address your relationship with money.

And you know when you said if you want more money and I, as a social justice person that deals in a lot of equity work, I know that there are there segments of our population that that culturally it is it is more difficult. And I believe that there is still work that can be done even within the beginning limitations. This is probably the best time in history to decide to break out of those, those kind of shackles of the of what the culture has put on certain people groups. And so I don't at all ever want to dismiss that as someone who grew up in extreme poverty. And I can tell you that like with will and with finesse and with work, and that this is the best time probably ever to do your own money mindset work so that you can overcome.

Sami Kinnison
It makes me think of the quote about an unexamined life is not worth living. And so examining different areas. There's so many different things that contribute to that, like relationship with food relationship with your family and your relationship with money.

So I hope you guys were able to take something to help you and carry you through. For now, I would love for you all to go and be freaking awesome. Thanks for joining us today.