

Rachel: Hello. So today's episode is with Denise Duffield Thomas. In this episode, we talked a lot about what Denise is an expert at, which is all about money mindset. If you listened to the podcast about why do we sabotage our happiness, I talked in that about how a lot of us have these kind of happiness thresholds, where we don't let ourselves get happier than a certain amount. Then once we do, we start immediately kind of sabotaging yourself. So Denise does a lot of this same work around money, specifically.

So we talked about having income ceilings, how people have them, and then practical action steps you can do to be able to raise your awareness and increase your income ceiling and increase the way that you look around money. So this was a fun show, and it was actually . . . I thought that we had canceled the show. So I saw Denise on Skype, and usually I like to get a lot of interview questions and stuff prepped. We decided to just freestyle it, and it ended up working out really well. I think we covered so much stuff, and I'm excited for you to hear. So here we go.

Thank you so much for being here, Denise.

Denise: Thank you, Rachel. I'm so excited to dive in. Let's get really juicy about money.

Rachel: Let's do it. Sounds fun. So the way that I like to start off every show is . . . The intention behind this podcast, A Better Life, is to show people that if they have a choice, they can choose a better life. So in that spirit, can you just share some things that you're currently proud of?

Denise: Oh, absolutely. So I had a baby about a year and a bit ago. I think the thing that I'm super proud of is how much I've stepped into my role as a CEO in my business and of my life. I think having a baby is one of those life situations where it really forces you to prioritize. I'm really proud of some of the decisions I've made in the last year, where I've consciously made choices that served me and my family. Everything really is about creating more happiness now, I've realized.

I'm just super proud of that, that my business has thrived and my life has really thrived. Whereas before I had a baby, I was thinking, "Everything is gonna be terrible when I have a baby. My whole life and business is gonna fall apart." It's really thrived.

Rachel: That's awesome. So what were some of the things that you did to make sure, like the priorities that have shifted and how you've managed them?

Denise: Well, I want to talk about first from a business point of view, because it really surprised me how much I've stepped into that CEO role. I think before I had a baby . . . This is not just for mothers, because I think anyone can learn these lessons. People have been telling me for years to batch things in my business, to get more organized in my business, to delegate more, all these things that I had been resisting, but suddenly I didn't have time to do them. So that made a huge difference.

I'm like, "God, I could have done this years ago. Why did I have to wait to have a baby?" Then I think in my life, I've really stopped doing things that make me stressed or make me unhappy. Again, all those things, I could have done before I had a baby. I know this show is not about baby, but things like delegating my laundry and not seeing people

who make me feel unhappy. You know how sometimes you got people in your life like that? You see them, and you think, "Oh, you are such an energy drain."

In the last year and a half, I've just gone, "I really don't have time to see those people. So I'm just gonna let them fade away." Both of those decisions rest from business and life have just improved my life so much. There are things that you can do right now.

Rachel: Absolutely.

Denise: Any of us can do those.

Rachel: So I'm curious, just with the friends that you've stopped seeing, the people that have been draining you. How did you stop seeing them? Did you say something? Or was it just stopping responding? Or how did that work?

Denise: Oh, juicy question. So this has happened to me in stages. I think when I first started being an entrepreneur, I had to phase out people who were really in the same position that I wanted to get out of. So I was in a job that I didn't like, and I was constantly bitching about my boss and my coworkers and all that kind of stuff. All my friends were doing the same thing, because everyone kind of hated their jobs.

That was really important to me at the time, to start phasing out some of those friendships, not saying, "I don't want to see you anymore," but just kind of not having as much time, not being as available to them, but also being very conscious about the time that we did spend together, because I wanted to get my head out of that space of, "We're in a job that we hate." I wanted to start to be in a new space where I was around entrepreneurs.

So the phase that I did, which was really good, instead of going out to a pub or for lunch, I would meet them at the movies, because you can't sit and bitch about your job while you're watching a movie. That made a huge difference for me, and that's what I probably did about five years ago. So I think I've been on a friend or an energy refinement since then.

It's good when you've got an excuse, when you just say, like a business or a baby or you've got a project or you're renovating a house or whatever, just to say, "I don't have time. I don't have time to meet up right now." Just be really, I think, careful of the energy that you bring into your world because it makes a huge difference to how you feel about your life and about the decisions that you're making in your life.

Rachel: Absolutely. So you are a money mindset master. So now this leads me to just be curious. So your friends . . . You're very conscious about who you let in your life. Everyone knows you're the average of the five closest people to you. So for you, do you try to be friends with people who have a certain income level? Or do you have different space for different types of friends? How does that work?

Denise: Juicy, juicy, juicy. So yes, when I wanted to start making more money in my business, it's not that I had an income criteria for my friends, but it was more about

how . . . What's their energy around money? So all of my friends now, we might have different income levels, but we share a similar energy around money.

So it could be . . . One of my criteria is having low drama, low money drama in your life, which means that you're not in massive amounts of debt. You look after your money. You have a healthy respect for money. You're not earning it and then getting rid of it all in kind of a crazy feast-or-famine cycle. So that energy, that could be true for someone if they have kind of just enough to live on, within their means, or someone who's a multimillionaire. That energy can be very, very similar.

What I find stressful, and I think it's what I say to the clients and people in my boot camp, is that, as you said, if you're the average of the five people around you, if you are constantly around people who are in massive amounts of debt, who bitch about their money all the time, like they don't have enough . . . That feeling of not having enough, by the way, has got nothing to do with money, because that can be at all stages of income. People who have lots of drama in their life around money, people who don't have a respect for the money in their life, people who overspend or over-indulge out of their means, all that kind of stuff.

When you're around that, you're in that energy, and you can unconsciously pick some of that stuff up. So I think that's hugely important. Definitely when I've increased my income is when I've increased or upgraded the energy of the people around me and the energy of how they feel about money in their life.

Rachel: I feel like so many people have money issues, to some degree.

Denise: Yeah.

Rachel: How are you finding these people that you're friends with?

Denise: Oh, that's a good question. I've always set a really strong intention around it. So when I knew that I wanted to start making more money in a business, as opposed to my job, I did set a big intention, but I also decided to seek out where would these entrepreneurs hang out, because I didn't know any of them. I didn't know anyone who was an entrepreneur.

So I started going to business conferences, or I started going to networking groups, and set a really strong intention to find people who could show me that it was possible to have a business, even just a little bit. Then once you kind of have a foot straddled in both worlds, you kind of have to choose. That's when you can start to be very intentional about it.

I actually made a big leap of going from quitting my job, my full-time job, and going into a part-time job, because then it gave me that extra time to hang out where entrepreneurs were hanging out because they hang out during the day. You know?

Rachel: Yeah.

Denise: It's the same when I . . . Then I was like, "Oh, now everybody I know is an entrepreneur." I hardly know anyone, really, who has a full-time job. I did the same thing again when I started looking at . . . Well, I wanted to be around people who are more successful. How do I do that? Actually a lot of that came from my online friendships, my online relationships. I started reaching out to people who had a business that I aspired to.

I would become friends with them by just reaching out, helping them, asking if they wanted to do a Skype date, doing joint ventures with them, and now I see that my peers and the people that I do spend a lot of time with are people who are very successful in business. They live that kind of life that I aspire to. So it's a combination of, I think, having a really strong intention, knowing what you're looking for, and then taking the action to find where those people are hanging out.

Rachel: Beautiful. You said two other things that I was curious about. First, you mentioned a couple times having a respect for money.

Denise: Yeah.

Rachel: What does that mean to you?

Denise: Yeah, that's a great question. I think, again, when I keep on saying it's not about the money, it's because I started to realize very early on in my money journey that money, in itself, has got actually nothing to do with how people are around money, because people in my boot camp, some of them grew up with no money. Some of them grew up with a lot of money. They still have money blocks. It was really, really kind of bizarre to me.

So I think it's . . . The whole concept of respect for money, I think, comes around what do you do with the money that you do earn, and how do you take care of it. Do you track your money? Do you pay bills on time? Do you live within your means? Are you looking to increase your means? And doing that consciously and respectfully? Do you save money? Do you . . . Just again, I think I said before about having low drama.

Rachel: Yeah.

Denise: Not no drama, because some of us still have some money drama, but low drama around money. I know myself. I sometimes still disrespect money. Sometimes I don't track what's coming in, or I don't track what's going out. I have to really put myself back in that habit, because as you said at the top of the call too about a lot of people have got money blocks. I think everyone does, to a certain extent. I think it's a habit and a choice that you have to be good with money.

It's not just a one-off thing. It's like you have to have a shower every day. You have to brush your teeth every day. It's that same thing. You have to work on your money stuff, regularly. Otherwise, it can very, very easily fall into disarray and get dirty.

Rachel: Absolutely. Can you tell me about what your money process looks like normally, like how you handle money? So that's part one. But then part two . . . So you say when

you're disrespecting money . . . I'm curious. Are there other things that are happening in your life, that are tells that you're gonna start disrespecting money?

Denise: Oh, wow. That's juicy. Okay. So let's start with the handling money thing first. So one of the things that I teach in my money boot camp is this concept of tracking money. As entrepreneurs, we should obviously track our income and our expenses, particularly, but an exercise I get people to do is to track in two columns, the money that comes into your life.

So on column number one, it's pure cash. So if you find a coin in the street, that has to go on that tally. If you get a client that comes in, that money goes on that tally. If you get an inheritance, any kind of money, it goes on there. The reason why we do that is, one, awareness. A lot of women are way more abundant than they think. You wouldn't believe the amount of times that people, when they start to do this exercise, they go, "Oh, my God. I'm already hitting my money goals. I just didn't realize it," or you realize that you're very abundant in some ways and not others.

So maybe you find it really easy to get money from your parents or from a particular job, but when it comes to another source or money, say for example money that you get from your business or something that you really love, sometimes women really block that money, because even though it's easy for them, they feel almost guilty. It's like, "Well, that's cheating to get money from that. It only counts if I get my money from my job or from this particular source."

So we start to compartmentalize it and go, "Well, this is real money, and this is not real money." So this exercise is really to show that it's all real money. Some people even think that money that comes in from their PayPal account. It's like, "Well, they paid on PayPal. So that's not real money. It's only real if it comes into my bank account."

So that exercise is a huge awareness exercise. It's a huge gratitude exercise to realize that you are very abundant. The second column, though, is important as well. This is where you track value that comes into your life. Say, for example, you meet your friend for lunch, and she pays for lunch. Well, you track the value of that in the value column. If someone gives you something for free or a discount, you put that in that column.

This also serves another purpose, because it's definitely about gratitude and awareness, again, because we often are way more abundant than we think, but it's also very clear. You start to see, "Oh, wow. I'm really good at getting things for free. I'm really good at getting discounts. I'm really good at people giving me things, but not in cash. What is that about? Where I can accept and receive in that column, but I can't accept and receive actual money that I can spend?"

So that exercise is a huge eliminating exercise for a lot of women. So it's very simple, but that's, for me, a daily hygiene for me on how I handle my money, is making sure I've got that awareness. That's hugely important. On that disrespect-and-tell, I've definitely got some stuff on that. But do you have any questions on that handling money, that daily handling money?

Rachel: No, I love that. I might have some followup questions later, but for now, I'm excited to hear the disrespect thing.

Denise: Okay. Cool. So it's definitely the opposite. If I find myself not tracking money or not tracking the value, then all of the opposite things happen. So instead of gratitude, I feel lack. I feel, "Hang on. The universe is not sending you any money." I feel poor. I start to feel resentful about clients or people not paying on time or not having enough.

So you can see that tracking and being very aware of what comes into your life, the gratitude brings more. When you start to have resentment, and you start to feel . . . You start to feel poor. You start to have a poverty mindset. Then there's a definite follow-on from that. Right? Because both things have a cascade effect, and you just have to choose. Do you want the positive cascade effect, where more and more comes in because you're joyous, and you feel like offering more and more? Or the cascade of the negative, where you feel lack, and you feel resentment, and you feel like not enough?

So for me, it's such a simple hygiene. It's like brushing my teeth. I track my income. I've seen now, when I've had so many people go through my boot camp and tens of thousands of people read my book, a very similar thing. It's that daily tracking, that daily hygiene, can lead to such a positive or a negative effect. You choose.

Rachel: Yeah. You know what I really love about that, doing both the pure cash and the value that comes in, is it's only positive. So I've been doing a tracking where I basically do all the money that comes in and then all the money that goes out. So especially if I'm at the beginning of the month, and I'm doing a lot of affiliate payments, I love paying affiliates, yes, and it's like, "Oh, man. I'm in negative." So then it's not fun. So I love doing something that's 100% gratitude. I'm curious. How do you track the money that goes out?

Denise: Oh, yeah, good question. So I used to track it just on a very simple spreadsheet, back when my business was a little bit simpler. Now that my business is much more successful, I have a lot more transactions that go out. It's more automated now.

So my business sense is zero, and my bookkeeper also reconciles that every month. So I can log in and see my expenses very clearly, but also, I think I've gotten to the stage where I know what it costs to run my business. This is key. Right? Because I see sometimes in my boot camp, and I always not slap people down, but I always give a gentle smack-down on this. I go, "I've got all these bills coming in. What's going on?" It's like bills should not be unexpected. Most of the time, they are not unexpected.

You need to know how much it costs, not only to run your business, but how much does it cost to run your life. Those big expenses that come out every single year, once a year, once a quarter, whatever, you need to budget for that, and you need to know that they're coming. If you don't have enough money to run your business and your life, you need to have a plan to make more so you can cover all of that beautifully.

So I do that for my business with a zero, and I also use an app for my personal expenses. The one that I use is called [Pocketbook](#), but I think it's only available in

Australia at the moment, but there are a lot of other phone apps you can do that can sink with your bank account. I think it is important to have a handle on that, because it's stressful when things come out of the blue. I'm all about minimizing the amount of drama and stress that you have in your life around money. If you can automate it, all the better.

Rachel: Absolutely. I love [Mint.com](https://www.mint.com). I think that's super helpful. So I know that you primarily work with entrepreneurs. So maybe you don't have an answer for this, but I'm curious for people who have traditional jobs. They're getting these expenses that they're not expecting. Do you have words for them on how they would create a plan to make the money?

Denise: Oh, absolutely. So I think it's really important for everyone to work on their money blocks, whether they're an entrepreneur or in corporate or working for somebody else, for two reasons. Right? When you're working for yourself, you have to set your own prices, and you have to do all your money stuff yourself. So it feels like you need to have a better handle on your money mindset.

But when you're working for somebody else, most of the time, bosses don't give you pay increases without you asking, or they're not going to give you the big pay increase that you want if you don't have a really good handle on what your worth is and your value is as an employee. So that's always the best place if you're looking to create more money working for somebody else, is to be more valuable and make sure you're getting paid for the value that you offer.

I think it's really important to work on your money mindset in that, I guess, conversation around value and what you're bringing to the business. A book that I always recommend for women who are working for somebody else is "[Nice Girls Don't Get the Corner Office](#)," by Lois Frankel. It's such a good book, and she also has another one called "[Nice Girls Don't Get Rich](#)," purely about money. I think they're just beautiful books to read together.

Even though I don't work for someone else, and I haven't for a long time now, when I read that book, I realized how many sabotages I had in the corporate world around asking for what I was worth and showcasing my talents in the corporate world. It's hugely powerful. I think the subtitle is "101 Unconscious Mistakes" or "Unconscious Sabotages" or something like that, that women make.

You go through each one, and you can ticket if that is something that you are sabotaging. It gives you scripts. It gives you ideas. It gives you checklists about how to really excel in the workforce. Then if you read her money one as well, you can find ways to increase money even while you're working for someone else.

Rachel: Oh, I want to read them. Do you remember any of your sabotages?

Denise: Oh, God. Yes. Yes. There are some really embarrassing ones. So one thing she was saying for women is don't feed people in the workforce, because it sets you up as a nurturer. It doesn't show you as being as powerful, as she was saying how many women have candy on their desks and things.

It reminded me when I worked for a consulting firm. A junior consultant started at the same time as me. She really got pay increases. She got promoted all the time. I was always really angry about why. I realized that I would make lunch for people every day in that environment. So they saw me in a different role than they did her.

Rachel: Yeah, that makes sense.

Denise: Yeah, it was just little things like that. I think there's 101 in there, but just letting people take credit for your ideas was a big one. But for me, that really stood out. Also, I was best friends with the secretary, and we would sit and bitch about our jobs. Again, that's that energy thing. Right? Whereas my colleague who got promoted much quicker than me, she was always with the senior consultants. She dressed in a more corporate way, whereas I kind of was like, "Oh, I'm not client-facing. I'll just dress in whatever I want to dress."

No, there's little things like that, that you can do in the corporate world, which really has a huge perception on how people see you. I've read recently about money and the perception that people have of you. If they perceive that you are not worth as much, they won't pay you as much, even to the point where . . . There was a study done about people wearing designer clothing in interviews were offered more money than people who didn't. So I think there's so much to learn around that.

Rachel: Absolutely. That's fascinating. I have to read that book, both of them.

Denise: They're brilliant books, really, really highly recommend.

Rachel: So speaking of brilliant books, your [book](#), I was in . . . I don't remember where I was. I was somewhere on vacation, I think Mexico, and I started reading one of your books. I was just looking at it real quick, and then I was going to get to fiction because I was laying out on the beach, but I just kept reading your book because I just loved it so much and was like, "I know I'm not supposed to be doing business, but . . ."

So one of the things that I wanted to talk with you about was just one of the things in the book you talk about, making your income level higher. So every time you want to increase your income level, there's a whole set of exercises that you do or things you can do in order to have the, I guess, ceiling ability to get there. Do you know what I mean?

Denise: Yes, you hit an energetic income level.

Rachel: Exactly. Can you explain what that is and then how you raise it?

Denise: Oh, for sure. So this was a fascinating thing that I discovered. When you start to make a bit more money, or maybe you haven't made enough money for a while, there's usually some very symbolic reasons why you can't increase your income, and it feels really real at the time. So it could be, again, a small amount of money. Maybe you can't make any money in your business, and you just feel so blocked around it, or it could be when you've hit a particular threshold.

What I get people to do is to really look at what are some of the symbolic reasons why you can't increase your income beyond where you are. I just learned the most fascinating thing. So I'll give you a couple of examples.

One is women get really stuck when their income starts to reach or exceed their partner's income. That can set up some really interesting things for some women. Some are totally fine with it. Right? Some women are just like, "Oh, yeah. Of course." For some women, though, it really plays into some really old cultural things about men are supposed to be the breadwinners. If you earn more than your husband, it can emasculate them. Or if you have some unconscious memories about a story of a woman who earned more than her husband, and they got divorced, or maybe that's happened to someone in your family.

Or it could be . . . So that's the partner theme. That's very juicy. Or it could be someone else in your life who you're starting to out-earn. It could be a former mentor. It could be someone else in your family. For me, it was my uncle. I was like, "Oh, my God. I'm earning more than my uncle." I wasn't consciously aware of it, but I was definitely keeping myself below that threshold unconsciously because I thought I was gonna emasculate him if I earned more than him.

It could be earning more than your parents. This is a huge one for older women. I found that it's different in different cultures, because in some cultures, your parents expect you to earn more than them. They invest their time and energy and their income in you and your education. So you can earn more than them and take care of them when they're older.

In other cultures, though, when you start to earn more as a woman than, say, your dad, it can feel really disrespectful for us. It can bring up a lot of conflicting feelings for us. So we unconsciously hold ourselves back. We unconsciously either decrease our income or keep ourselves at the same level. So there are two that are very . . . You can feel they're juicy and kind of very energetic.

Here's another one, though, that's a bit more practical, because you've got some Virgo in you. I'm definitely a Virgo. Tax bracket. Going to the next tax bracket, earning more and having to pay more in taxes can really hold women back. In some countries, there's . . . Sorry. It's starting to rain here. There's a threshold where you have to start charging tax to people. In Australia, you have to start charging goods-and-services tax. In the UK, it's VAT, value-added tax.

So there's sometimes practical considerations, where you go, "Oh." You might not, again, be consciously aware of it day-to-day, but it's like, "If I go beyond that, it's going to cost me time, energy, et cetera." For some women, it actually will cost them money, especially around maybe childcare benefits or some sort of benefits you get by keeping yourself under a certain threshold.

All of that stuff is completely unconscious. Then you start to become conscious about it, and you go, "What would some of the reasons be for me saying exactly the same?" One of the exercises I get my boot campers to do, plot your income out for the next couple of

. . . Sorry, from the last couple of years, and see, literally see in black-and-white, what is your current threshold where you just can't get beyond. Once you realize what stories you're holding that are keeping you at that, most of the time, most women can break through that.

Rachel: Yeah, that makes sense. So if you have these unconscious things . . . Okay. So people plot their income. Then what are other ways that they just understand . . . How do they bring things to their consciousness? How did you find out that your uncle was unconsciously holding you back?

Denise: Yeah, that's a great question. So what I actually get people to do right at the start of working with me is to write out all their money memories, everything they can think of. It's kind of a running list, for sure, as you start to work new money stuff. But at the beginning, you want to start with as many as you can think of. Some people come up with pages and pages. So it could be memories around your childhood. Who had the money? Who spent the money?

What arguments did you see around money? What things did you ever hear your parents talking about money? What arguments did they have? What beliefs have they got around rich people or poor people or people who earn more than them? It's really important to do that because you start to see patterns, and those patterns really underpin your beliefs around money.

So for me, I had this huge thing, a recurring pattern in my life, where I'd seen men in our family have a lot of power around money and women be very powerless around money. So my step-dad was very wealthy, and my mom and him were only together for a certain amount of time. So I experienced what it was like to be wealthy for a very short period of time.

My belief around that was men have all the power, and men have all the money. A very similar thing was with my uncle, where he was very wealthy, and my auntie wasn't. They split up, and he had all the money, and she didn't. It wasn't until when I reached . . . I know the income level that I was stuck at as well. I think it was around \$150,000. So I hit six figures, and I was thinking life is gonna be perfect. Right? I was like, "I'll have no problems around money." Of course, I only thought that when I didn't have the baby.

So I was stuck at this level. I had to ask myself, "Who earns this amount of money in my life? What is symbolic about this money?" I looked at it from a tax point of view, and I went, "Well, yeah, I am gonna have to start paying a lot more taxes and going to that." I went, "Who in my life earns six figures?" I looked around and was like, "Well, my husband earns about that," a little bit more.

I remember my uncle had told me what he had earned. What you do is you look around at all those things, and you start exploring different stories. It's like when you're at the dentist, and they poke you with that little thing, and they look to see where are the tender spots. That's what I did. I went, "Would I feel bad about earning more than my husband?" I was like, "No, I think I'd be okay." I went, "Well, okay. Let's look around. What other stories do I have around this \$150,000? Where else is it symbolic?"

When I tested the uncle one, it was tender. It was really tender. I started to explore it a little more, and I went, "Why?" I just went, "You know what?" This is the story I unraveled. Remember, this is just my story. Everyone is completely different. I went, "He's the richest person in the family. He earns the most money out of everyone in the family. He loves being a generous person. He's so generous. He pays for things. Whenever we see him, he always pays for dinner and lunch." He's a real gentleman, really.

I realized that I had this fear that if I earned more money than him, that I would take away his place in the family of the person who likes to be generous. I would take away a source of pleasure and pride for him. Of course, that is a completely made-up story.

Rachel: Totally. So once you realized that you had that belief, is it just like once you figure out the belief, then it can start to dissolve because it's just come to the light? Or do you do certain practices?

Denise: Absolutely, both of those things. So I think awareness is definitely the biggest thing that dissolves things because you just go, "Oh, it's just a made-up story." We deal in fear. That's why whenever there's procrastination, there's always a fear involved. Or whenever there's a blockage, there's always fear involved. When you dissolve the fear, then you can take that action because there's not a negative consequence that's gonna come up for you.

So that was a huge thing, just to dissolve it. I believe in other tools as well. I think emotional freedom technique, EFT, works brilliantly. I think the forgiveness work works. I really like some of the woo-woo stuff, like cord-cutting exercises. All those things, I think, really work. Then I think you just have to give yourself permission.

Maybe it's if you are . . . Say you're worried about the taxes thing, and you're getting to a new threshold. You can do some practical, down-to-earth, Virgo stuff on that two and get down and work out, "Okay. Well, how many extra clients do I need to cover this? Or what do I need to do practically to put money aside for my taxes, so it's not gonna be a big burden? What am I really afraid of?"

Find practical solutions for that. You know? Then you don't feel as afraid anymore, because you've covered it. You've covered it mentally. You've covered it emotionally, and you've got a plan.

Rachel: Absolutely. I remember when I was reading your book. I was sitting, getting a pedicure, and I was reading about the, I never say this right, ho'oponopono. Is that how you say it?

Denise: I think so. Yeah.

Rachel: That was so powerful. Can you explain what that is?

Denise: Sure. So I don't know a lot about ho'oponopono, which . . . I think it's the Hawaiian . . . Not even so much where, but it's the philosophy around forgiveness and

releasing resentments through forgiveness. So actually where I first started reading about the power of forgiveness was on Oprah, on Oprah.com.

She talked about . . . I don't know if she did a show, but I think I read it on her website, about how . . . When people really release resentments, and they really truly forgave people who hurt them . . . This was crazy examples. This was like someone who . . . this lady who forgave someone who murdered one of her family members. It was crazy horrible things. They talked about the sense of relief, of peace, of well-being, and how much that actually changed their life by forgiving people.

Then I started reading a little bit more into it, and I read that quote about . . . It was something about poison. Do you remember that poison part?

Rachel: Oh, yeah. It's something like if you are bitter at someone, it's like swallowing poison and expecting the other person to get sick or something like that. Right?

Denise: Exactly. Exactly. Yeah, it's holding onto resentment is like drinking poison and expecting the other person to die.

Rachel: Yeah, yeah, yeah.

Denise: Exactly. That hit me so much, because I realized I had so many resentments, and a lot of us do, where we carry all this crap with us, resentments from the past or old stories or old beliefs. The only person that it's poisoning is us. You know? Sometimes we think, "No, they have to apologize." It's like, "Well, yeah, but you're the one that's not having a great life at the moment because of this."

So of course, I did that in my personal life. That made a huge difference in the way I felt about myself. I think I was carrying a lot of self-hatred because I was really resentful about all this stuff from my past. Then of course, when I started working with money, I was like, "Why don't we apply this to money? I wonder what would happen." Of course, from working with so many people now, thousands of women, I realized that forgiveness works just as powerfully for money as it does for anything else.

When you look at your money memories, and you really go through things you remember around money, and you do practice forgiveness around it, it suddenly gives you permission to earn more money. It gives you permission to have a good relationship with money, and it clears the channels. It clears the channels for money to flow to you because it's not like you've got a stream that's got old shopping trollies in it and choked with weeds and all those kind of resentments from the past.

You just clear it, and you just allow it to flow, and it actually does become really easy. So I'm a huge believer in the power of forgiveness to really improve anything in your life.

Rachel: Absolutely. I don't remember. Do you remember any of the money things that you can forgive? I guess what's an example, money story, or something that somebody would forgive?

Denise: It doesn't have to be super traumatic. It could be memories that you remember about your parents giving you harsh lessons around money. Maybe they took away your pocket money, or it could be quite harsh lessons or quite horrible things that you saw, like your parents using money as power against each other. Maybe your parents got divorced, and there was some really ugly money things. Maybe you knew someone in your family who held money over other people as a means of control.

So you really want to come up . . . I think most people have a few little incidences that they remember, that could be highly symbolic. As soon as you said that, one very clearly came up for me. It was that my mom used to hide money, and she used to hide cash. She used to say to me, "I'm hiding this just in case we ever need to run away."

Rachel: Oh, my gosh.

Denise: Yeah. I've heard that's quite a common thing that people remember their moms doing. It's not even so much you forgive your parents for something like that, but it could be that you just release the memory. You allow yourself to release any stories that you had around that memory. For me, that really added to my story that I had for a long time, which was men have all the power on women, and women are powerless around money.

When I kind of forgave and released that memory, it all added. It all compounded towards a new money story for me, which was about being empowered as a woman around money and allowing myself to be powerful around money. So it can be a very interesting exercise because it does illuminate some of your patterns and your recurring beliefs that you probably didn't even realize that you had.

Rachel: Absolutely. So then every time you want to go and raise your money threshold ceiling, you just go and do this all over again?

Denise: Honestly it's the same process. That kind of surprised me because I was thinking, "No, there must be some advanced strategies." It really isn't, because you're just uncovering new layers. I uncover new layers around my money story all the time. I see people in my money boot camp. They do the initial six, eight weeks of exercises, a lot that we've spoken about today. Then they go . . . They're like, "Oh, this is great. Money is flowing. This is great." Then they hit a new one, and it's like . . . You start to believe this is really real this time. The other one, I cleared it. It's fine. But now, this is super, super real.

Guess what? You go back, and you do the exact same thing again. You'll uncover new stories. You'll uncover new patterns. Well, sorry. You usually discover new stories about the old stories. Yeah, you just do the process again, and you go through it. I think we'll keep on doing that because, as I said to you before, it's that hygiene. It's that constant . . . You brush your teeth. You work on your money stuff. You keep the stories clear, making sure that you're not making up stories around money.

Guess what? This works for everything. I actually have a manifesting course, where you can kind of go through the process. It's not really around money. It's more about manifesting other things. I actually did a soul-mate course a couple years ago. Guess

what? We started the same thing, new memories around love and relationships and do your forgiveness work. It works exactly the same, forgiving past lovers, really keeping those channels clear so you can create something new for yourself.

Give yourself permission to . . . It's almost like to be, not happier, but just to have your life become more and more easy and have that ease and flow. That's what you're doing. You're just constantly weeding out stuff because you can . . . Think about that river analogy again. Right? You don't just get rid of everything once. You have to wade stuff.

Rachel: I love it. I love it. I'm also curious. I guess . . . So one of the things that I've been saying a lot that kind of drives me crazy, and you may have a completely different opinion on this, but personally it drives me crazy, is I'll see people talk about like, "If you see this price tag, and it makes you kind of want to throw up, then it's the perfect thing for you to buy right now."

I'm curious, A, how you feel about that, because I know that there's the whole argument that you open up energetically, and you make these decisions, and things shift, yada yada, how you feel about that. But then also, on a day-to-day basis, how do you decide about making big purchases?

Denise: Wow. Great question. So I think this shifts and changes over your money relationship, because many of us start out, I think, where we're really stingy with ourselves. I like women to start there and start to give themselves permission to live a more luxurious life, in small ways or in big ways.

So it could be you wear your best underwear, or you get out your best China, or you start to upgrade things in your life. Maybe you've got a really crappy computer, and you really need to upgrade your computer. So when you're upgrading things, I always think stretch yourself a little bit there and buy the best that you can afford, or buy the thing that you really need.

When you start to . . . I'm at the stage now where I kind of upgraded all the crap stuff that was in my life a couple of years ago, because everything was crap. Everything was economy-class. I started just upgrading things slowly around me. So now I'm at the stage where it's very different from the last couple of years. I don't feel the need to buy a lot of luxurious things in my life because most things in my life work beautifully. They might not be the most expensive, but things work.

So someone asked me recently, "Denise, what do you spend your money on?" I really think that they were hoping I was gonna say designer handbags or whatever. I've gotten to the place of discernment, and I say what I really teach people. Buy things not because they're the most expensive. Buy the thing that you want. That might not be the most expensive, but buy the thing that works beautifully for you in your life.

I live in a beach town, and I live in a million-dollar neighborhood where every house around here is a million-dollar house, but people are very casual. It's one of those towns where people wear shorts and flip flops all year round, and you can't tell the difference between a millionaire and someone who doesn't have that much money in this town that I live in, which I love. Right?

So it's not appropriate for me to go buy a designer handbag just for the sake of having one, because it doesn't suit my lifestyle, and it's not something that I actually want. So I think you're at the stage where you practice discernment. Don't buy stuff because you think that you should buy it to impress somebody else or because you think it's gonna increase your money channels or whatever.

What actually increases your money channels is when you spend money on things that you love and make you feel really good, regardless of the price. I was looking recently. I've got this necklace that I wear every day, and I absolutely love it. It's a big turquoise necklace. I actually had no idea how much it cost. It was a present from mom.

I remember thinking . . . Someone asked me where I got it from. So I had to try and go Google search for it. I found out it was \$600. I just thought, "Holy crap. I had no idea this was \$600," but it didn't change the way I felt about it in any way because it was something that I just loved. I wear it to the beach. I'm wearing it everywhere, and I still am now because I realized that it's not about the money. So funny. I thought it was like a cheap bead necklace that she bought me.

Rachel: No, it's cute. I see it's in your Skype picture here. I like it.

Denise: Yeah. I had no idea that it was . . . There's obviously way more expensive necklaces than that, but yeah, you get to a stage where you just think, "What do I want?" You have a look. You go, "If money wasn't an object . . ." Most of us think when you don't have any money, you think, "If money wasn't an object, I'd buy the most expensive," but actually you wouldn't. If money is no object, you buy the thing that you want.

Rachel: I love that. So there's real freedom around money. It's not being a slave to any kind of paradigm. Beautiful.

Denise: Right. It's a very freeing experience, and it took me a good couple of years to get [inaudible:00:46:25].

Rachel: That's awesome. Well, I see that we're wrapping up the hour. I feel like I could ask you hours and hours worth of more questions, but I want to respect your time. So thank you so much for being here. This has been really fun. Can you let people know where they can go and find out more about you?

Denise: Oh, absolutely. So my website is Luckybitch.com, which is not something people forget in a hurry. The book that Rachel and I have been talking about in this call is called "Get Rich, Lucky Bitch," which is available on Amazon, in paperback, and Kindle.

But if you go to www.Luckybitch.com/chapter, you can get the first three chapters for free, and you can just see if you like it, see if you like our style. Also, you can get a couple of nuggets in that first couple of chapters and start working on your money mindset right now. So go ahead and do that. Then you'll be on my newsletter list as well, where I send out a weekly tip around money.

I just want people to know it's really easy. It doesn't have to be hard. It can be fun. That's what I'm here to do, is to help you make money fun and make it flow more easily in your life.

Rachel: You do a great job at it. Thank you so much.

Denise: Thank you. Thanks, Rachel.

Rachel: Absolutely.

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Thank you in advance!

I really appreciate you.

With love,
Rachel Rofé