

Abundance Bound podcast / episode three: Honesty

MIATA:

Abundance is not about the amount of money you have. It's about the quality of the relationship that you have with your money.

KRISTINE:

And no matter where you're at right now, you can decide to become someone who is bound to abundance. Someone who is committed to having a healthier and more compassionate relationship with your money. And you can decide to become someone who is bound towards abundance, someone who is stepping into a more expansive financial future.

MIATA:

We are here to help you become abundance bound.

KRISTINE:

So who are you, Miata Edogo?

MIATA:

I am, as of today, married 24 years. And I am the founder of the Abundance Bound Financial Education company. And who are you?

KRISTINE:

I am Kristine Oller. I am half Irish – for realzies. And I am the developer and coach of the Creating Cashflow Program that lives inside of your Abundance Bound Financial Empowerment Program. At the end of the episode, I want you to tell them about the beginning of your marriage. Wow, congratulations – I didn't actually know it was 24 years.

MIATA:

Yeah, today is 24 years. I can't even – I mean, it's an incredible number.

KRISTINE:

Which is interesting, because today you wanted to talk about honesty.

MIATA:

Yes. I want to talk about honesty. And I want to talk about how I believe that honesty – obviously it's critical in every healthy relationship – and I think it is an absolute critical piece of being abundance bound.

KRISTINE:

Yeah. And there are so many things that can cause us to want to hide yes and not look at our numbers and not look at our statements.

MIATA:

Right? I think also dishonesty can come from a kind of bastardized of the “think positive” stuff, right? It's like: *“Well, to move forward, I need to not dwell. I need to not put any focus on the fact that I'm in debt. I need to not put any focus on the fact that I'm not earning enough money. I need to not put any focus on my inability to invest in the things that I want and need. I just need to put all of my energy on where I'm going and acting ‘as if’ I'm already there.”* And it doesn't work – because the foundation has to be real. And you have to have a willingness to say: *“Yes, this is where I'm headed. This is what I'm committed to. But where am I right now?”* I think that when we hold honesty as a foundation of our financial relationship, we actually will feel a freedom and an openness that allows us to actually move forward.

KRISTINE:

Yeah. And I also think what's important when people are like: *"No, I've got to focus on the future and positive thinking,"* we need to separate "an honest relationship with your money" and "success." Because those are two separate things. You can have a dishonest relationship with your money (or a relationship where honesty isn't playing a part in it), and get a huge check or book a huge gig. But I think people think: *"I'm successful, so my relationship with money is fine. I have money in the bank, so my relationship with money is fine."* Noooooo, no, no – those are two separate things.

MIATA:

Absolutely. I do feel like there are two different pieces when it comes to honesty. There is being honest ABOUT money... being honest **about** how much debt I have, being honest **about** how much I'm earning. And I just want to throw out there for everyone, I'm not talking about me just being out there telling the world exactly what my numbers are. When I am talking about honesty, I'm really talking about starting with an honest conversation with yourself. So I think that's a piece of it: honesty ABOUT. And that's what we've been talking about that "how do I move forward without being willing to be honest about where I am?" But another level that I see that I think is so important is being willing to be honest TO where I am. And what I mean by that is making financial choices that are truthful and connected to where I actually am. One of the things that I think happens is we can make decisions that are about where we **want** to be, as opposed to where we **are**. And when we do that, I think it actually keeps us from getting to where we want to be.

KRISTINE:

I want to even broaden the idea of what we can be honest and dishonest about. We've given the examples of debt, looking at your bank statements... but it can also be an honesty in your relationship with money about like: *"I don't know what to do with all this money that I have."* It doesn't have to be the lack thereof. Also, when you start to get momentum, and get more money, or you have a success, the statement: *"Oh, well, I can't afford that,"* might no longer actually be honest. It might be like, oh, but you can afford that now. And maybe you've been using, "I can't afford it" as an easy – at first true – excuse or true statement, then it became kind of an easy excuse for like, things you didn't want to deal with, or things you didn't want to participate in. Using "I can't afford that" as a way of punishing yourself, or a way of continuing on your family's traditional relationship with money. But you could transition into a part of your life where it's like: *"Oh, actually, I can afford it. So if I'm really going to be honest, in my relationship with money, then I have to admit, well, I just don't want to do it, or I don't want to invest there, or I'm going to use my money for something else."* So it's not just about the lack. It can also be about the largess. Honesty in a relationship is just honesty in the relationship about the facts of the matter, and being honest when the facts change. And when you take a vow in a relationship, or you make a promise to be a true friend, you're deciding on some personal policies. A personal policy is something you're going to maintain no matter what the circumstances are. That's what a vow is: *"Regardless of the circumstances, I'm going to stay true to this."* So if you make the decision that from now on, I am going to be honest TO my money and honest ABOUT my money – between me and my money – then that's what you do. Regardless if you have it, or you don't, or your circumstances change, or things are great.

MIATA:

I love that you talk about that your personal policy, your way of being. You know, I remember when my son was younger – I suspect that many children go through this phase – but he really went through a phase where his default was to lie. It was just the default, and it would be sometimes so ridiculous, because it would be like: *"Why, like, what, why? Why would you even feel the need to lie in this moment?"* And one of the things that I would talk to him about is the fact that it can become incredibly easy for lying to actually become your default, for dishonesty to become your default. And when dishonesty is our default in any relationship, there is no way that that relationship is going to thrive. And so I think you made a very important point that it's easy for us to think when we say honesty, in terms of our finances – when I say I believe that being honest is a critical part of being abundance bound – it can be easy to believe that what that means is: *"Yes, I gotta be honest about how much I'm making. I gotta*

be honest about how much I'm spending. I gotta be honest about how much debt I have." But what it is, is practicing genuinely being in integrity, being truthful all the time in this relationship. It's being willing to catch ourselves when we're not and to back that up. It might be something like me saying: *"Yeah, I didn't have enough time to do my bookkeeping."* That's not true, but we tell ourselves that story so often that we actually start to believe it, we actually start to buy into our own nonsense. The truth is, I didn't want to do it. And I don't have to make that make me a bad person. But I do have to be willing to really look at it. Because if I'm willing to really look at it, then I can figure out how – if doing my bookkeeping is an important part of who I intend to be around money – then, if I'm willing to be truthful about the things that are stopping me, then I can look at those things. And I can start to figure out ways that I can change those things.

KRISTINE:

Yeah. And it's not always: *"I didn't do my bookkeeping, because I really wanted to watch Netflix,"* it can also be – and this is the more subtle, and I think more insidious part – *"I didn't have time to do my bookkeeping because I had to do these other things for my side business or my career."* It's not even that you're slacking off. But what's happening is that you've told yourself a story about the priority you're placing on attending to your money. And it's not actually a top priority, there are other things more important. And the reason why being honest allows you to move forward rather than keeping you stuck in the dishonesty is if you say: *"Well, to be honest, the bookkeeping is actually third on my list of priorities for my business. But I do understand it's important, so I need to delegate it to somebody else,"* honesty can help you make choices, instead of: *"No, no, no, it's really important. It's super important. I'm just gonna keep telling myself it's super important and never do it."*

MIATA:

Right.

KRISTINE:

Yeah. And the other important point I want to state is that we are not having this discussion around honesty as it relates to morality. I look at it through a lens of functionality, and dishonesty just breaks down your ability to function, especially over the long term. So it's not about being a bad person, and you're being dishonest in this relationship, it's like your relationship with money is just not going to work.

MIATA:

Yes, I think that's brilliant. Because we do have such a tendency to look at these are the things that are "good" ways of being and these are the things that are "bad" ways of being and if I'm a "good" person, then I have to be over here doing these things. And I absolutely agree with you, it genuinely, really is about connecting to what allows this relationship to function best.

KRISTINE:

Another important aspect to this conversation is the acknowledgement that for some people, honesty doesn't feel safe. They have been punished for honesty before, or it has been used against them in ways. Certainly, as an adult, it may not feel safe because of what your childhood experience was like. And this connects with the morality issue. You may have learned in childhood that being dishonest was a coping mechanism. It was the way you navigated them minefield that you were living in – through no fault of your own. And it was like: *"I don't know, I need to survive. And apparently, I need to stay connected to these authority figures in my life. So girl's got to do what a girl's got to do."* And that is legit, and hey, it got you alive and well and listening to this podcast. And we need to acknowledge that now you're an adult. And it is important for you to look at the coping mechanisms that you're still using that you brought forward from your earlier developmental stages that are no longer serving you. And realizing that your relationship with your money is not the same as your relationship was with your parents, or with your caretakers. It's not the relationship that you had with your first partner. There can be safety in being honest in this relationship with your money. And what Miata and I are encouraging you to trust is that the more honesty you infuse this relationship with money, the safer it's going to be, the more you'll

feel a partnership with your money, the more your money will be able to work for you and with you to get you feeling safer and safer and safer in your life.

MIATA:

This is such an important reason why we created the Financial Empowerment Program, because what I wanted almost more than anything else, was there to be an incredibly safe space for people to explore all of the different aspects of their relationship – to actually be able to practice what honesty looks like. Very recently, we had something come up in one of our group sessions in the Financial Empowerment Program, and it was someone who has been a member for quite some time. And during the pandemic, she had been living back at home with her parents. And now that things are opening up again, she was feeling really ready to go back to Los Angeles and go back to living on her own. But what she was really struggling with was: *“How much is it okay for me to spend on an apartment?”* So she would come to these sessions and she kept wanting, essentially, for us to give her a number – a rental amount that it would be “enough.” In these conversations, we talk a lot about how these decisions need to come from clarity and honesty about what is actually so. And so we were just asking a series of questions, and I was talking to her about: *“Okay, so do you have any guaranteed income when you move back to Los Angeles?”* *“No,”* the answer was: *“No, not yet.”* Right. Okay, how much savings do you have? Now, there was a healthy amount of savings that had been, you know, acquired over the course of this year. And what are your other expenses in addition to rent? So asking the questions that again, if we're honest about the answers, allow us to start to form a picture. So in the end, when she was able to get very honest and get very truthful, what she had to really acknowledge was the fact that, given that there were no guarantees with regards to income yet, the way that she would need to go into her plan of moving back to Los Angeles and getting her own apartment would basically be assuming that she would be utilizing her savings. And it was really just a question of: *“This is going to be my monthly cost based on the apartment I decide on. And that means that this is the number of months that I will have before I will run out of savings.”* What I loved and what was incredibly powerful – not just for her, but for all of the other members who were present – is that as she got honest about what the real questions were, and what the real answers were, as opposed to, you know – *“What's my budget for an apartment? What's my budget for an apartment?”* That was sort of the easy question – what she really came to was honesty about another piece, which was that what was driving her in this moment, was seeing all of her friends on social media moving into this fancy apartment and that fancy apartment and taking pictures by the pool. And it was a very touching moment when she really connected to the truth, which was that right now, she was feeling some jealousy, some envy, around seeing the choices that other people were making that were choices that felt like they would feel good for her as well. And there were some tears when she acknowledged this. But there was also some relief. And what she ended up coming to was saying: *“What I really recognize this true is that right now is I'm feeling an itch to be back in LA. But that what really feels right for me is to continue to stay with my parents while I continue to save and continue to secure my income moving forward. And so what I'm going to do is I'm going to honor that itch to be back in LA – there were a few leads that I have for some house sitting that I could do for two months or maybe even three months that would cost me nothing that allow me to be there and back in that environment without making a choice that, if I'm honest, I believe will jeopardize the path that I'm on and where I'm committed to going.”* It was so powerful watching her journey of a development of honesty of starting telling herself one story, but gently, in this environment, of being able to have that story be gently questioned and challenged. She had the ability to get to the root of what was so for her, and you saw her light up, you saw the weight release. And I believe that that came from a connection to honesty. And it was so powerful to see.

KRISTINE:

I think that really sums it up. I think that takes it from conceptual thoughts, to a real example of what it looks like when it's applied, and what it can feel like when it's integrated into your relationship with money. Yeah, thank you for sharing that. Now you need to share something else with everybody – how did your marriage start?

MIATA:

Kind of fitting right on the subject of honesty – because, can we just say, my family did not know. So I met my husband, Adam, when I came to LA to work on a movie (I had a tiny part in a movie). And I married him three months after I met him. I did not tell my mom or dad or really very many people at all. There were some immigration issues at play for Adam – he’s from England. So we met in March. We got married in June. And as of today, that was 24 years ago – still the very best decision I’ve ever made. But it was a rather rapid one.

KRISTINE:

It’ll never work!

MIATA:

Right? There were definitely people who said that. And you know, it's so funny because – just to kind of tag this honesty piece – I would say to friends, as we were struggling with how can Adam stay and the immigration issues, I would say to people: *“Oh, well, I’d married him, but that would be crazy.”* And it was just this thing I kept saying without really thinking about it. And so I’m sooo grateful for this – and this is also the power of community – I had a friend and we were on the phone and I fired off what I said to 8000 other people: *“Well, I’d marry him, but that’d be crazy.”* And he said to me: *“Why?”* And he said, *“I’m not saying ‘do it,’ I’m just asking you, why would it be crazy?”* And it was that encouragement to actually dive into what felt so for me, what was true for me. And what was true for me was how I felt about this person. What was true for me was what I believed the potential of our relationship was. What I was saying – was just what I was expected to say, that felt like the sensible thing to say – wasn't what was true. And so I’m very, very grateful, because I do feel like all those years ago, that friend pushed me encouraged me, to be honest. And once I was honest, I could say what was true for me. Was I taking a risk? Absolutely. Were there elements to it that were perhaps nuts? Absolutely. But were there also some very good reasons to do it? Absolutely. And those are the reasons that 24 years later, I am so happy.

KRISTINE:

And I’m so happy everyone joined us today for this conversation. It was very rich, and we’ll have another one next month.

MIATA:

I look forward to it.

This podcast is our invitation to you an invitation to accelerate your progress towards a more expansive future by joining us in the Abundance Bound Financial Empowerment Program. It's an invitation to develop a healthier relationship with your money, one that is less conflicted, less neglectful, less desperate. Our program offers a warm, friendly environment where you'll have the space and time to work at your own speed and get the hands on support you need. You'll receive step by step guidance that will help you strengthen your money mindset. Practice consistent money management and create additional streams of income to fund the life you want to live. Your next step is to learn more. So take a moment today and visit: AbundanceBound.com/financial-empowerment.

KRISTINE:

All of the show notes for this episode are available at AbundanceBound.com/the-podcast. We are delighted you are listening. Please keep taking very good care of your very talented self.

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