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 Edoga?

MIATA:

I am someone who has a really hard time drinking plain water – and I'm the founder of the Abundance Bound Financial Education Company. And who are you, Kristine Oller?

KRISTINE:

I am a person who now just wants to talk about why you don't drink water because I only drink plain water, like, almost, I'd say 90% of my beverage intake is plain water. But that's not what I wanted to say today. What I want to say today is I'm also a person who is very into foot comfort. I'll explain what I mean by that later. I am also the developer and coach for the Creating Cashflow Program that lives inside of your Abundance Bound Financial Empowerment Program. And today, we are going to talk about role models.

MIATA

Role models. You know, me – I love to start by looking at definitions. What does it actually mean when we say someone is a role model? A definition that I found was: a role model is a person whose behavior example or success is or can be emulated by others. When it comes to our financial relationships, positive role models can be a really powerful source of inspiration, but only if we really know how to make sure that we're using this inspiration effectively. What I am really interested in exploring is the fact that we hear the word "role model" and we instantaneously think of someone who is modeling positive behavior. But what if my parents had a terrible relationship with money – they fought every time the topic of money came up? Well, it is possible that if I have not consciously chosen a financial role model, it is possible that my parents are, in fact, my financial role model. And I would never say that – I wouldn't be like: "Yes, I modeled my finances after my parents who fought all the time and had a very negative relationship with money." I wouldn't say it. But if we examined it, we would discover that that's actually the truth.

KRISTINE:

I agree with what you're saying and I've always recommended to people – and I do this with myself, too – every so often reflect on: "Am I still aligned with the people I've chosen as my financial role model or my relationship role model – in all the different aspects of my life – my health role model?" Because as we shift, we may need different role models. And I think part of the point is that there is role modeling in relationship to values and behavior, and role modeling in relation to success (what we can see on the exterior that would indicate to us that this person is successful). And those are really two separate areas to consider.

MIATA:

I believe with our relationship with money it is particularly dangerous to, say, look at that person with all of what they have and to decide: "They're my role model." Do I know how they actually manage their finances on a day-to-day basis? Do I know what charities they give to? Do I know how regularly they meet with their financial team? Do I know how they feel about the amount of money that's in their account? So looking at what they have can lead us down a slippery slope. What is it exactly that they're modeling? What I would want to try to get clarity on is their actual actions, their actual behaviors, their ways of thinking.

KRISTINE:

Where I see the relationship with role models getting a little derailed for some people or working in a negative way, is when they're looking to this role model and going: "Whoa, their life shifted in an amazing way and I really want my life to shift in an amazing way... okay, so they got themselves from here to here... and I'm going to emulate their process and their personality. So I got to be like them. And then I've got to do what they did." Versus emulating their values, maybe how hard they worked, some choices that they made (and understanding maybe where those choices came from - good and bad), how the choices they've made created a certain texture in their life. So let me give you an example of the difference between this. There's a business guide out there, his name is Gary Vaynerchuk, and he has a wildly successful (by really any standards) career for himself. And he started out helping his parents run their wine business, and he started making these videos. And then he got into the online world, turned his parents wine business into a multimillion dollar business. And then he went off and started helping other people with what he learned do their businesses. And now he has all these other businesses and a huge team working for him. But I believe there is a large group of mostly men out there - some women, but mostly men - who are like are gonna "be like Gary": "I got to be hitting it and I got to be crushing it!"That's Gary's word - "crushing" it. That works for Gary. The reason Gary is so successful is Gary is living life and approaching life in alignment with the way he's wired. He's wired to be up till 2am, in the beginning of his career, answering all the emails. But if you are not wired like Gary - and I think there's this whole group of guys out there, and I just have such compassion for them - they're spending so much time trying to "crush it like Gary" and the process that Gary is using is never going to work for them because it's not their wiring. If you have different wiring than your role model, and you try to follow their process or take on their personality traits, it's not going to work for you. Not because something's wrong with you, not because you're not as smart as them or as good as them or as hard of a worker... it's just the way in which they're working. But what I wish this group of people were taking from Gary is: "Wow, Gary really found a way to work with his personality. Wow, Gary's really industrious, he tried and kept going even when things didn't work. He's a really creative thinker and he stretched himself in his own way." But then also looking around and asking: "Who does Gary have helping him? How much support does Gary have?" because Gary is not doing all of this by himself. So really getting a fuller picture of your role models helps you discern what you can take from them that will be helpful to you, and what you shouldn't take from them because it's just probably not going to work for you. The more we know ourselves, the more we can look at our role models, and find the areas in which we are a good match.

MIATA:

That's so important. How critical it is to make sure that in using this tool – we can call role models a tool – that we get clear about ourselves: "What do I want? How do I plan to get there? What's in alignment with my values, my personality?" I'd love to share an example of something I saw with a client. A young male actor came to me after a session one day – a group session – and he was really struggling because I was talking about the importance of having multiple streams of income (that being truly financially stable has a direct connection to multiple streams of income) and he shared that someone who he greatly admires – Will Smith, the various successful actor – and he said to me: "Will says..." because he saw an interview with Will Smith, "Will says if you're going to be an actor, you have to burn every bridge. That is all you do. You do not do anything else. And that's the only way to be successful as an actor." This was one of those moments where, as a coach, I saw that darker side of role models because for this young actor, he is looking at Will Smith's results. The "burning every bridge never doing anything

else," we could easily uncover hundreds of thousands of people who have modeled that and have not gotten Will Smith's results. So... are there things about Will Smith that can be powerfully modeled to serve you? Surely. But deciding that exactly the way this person did it is going to result in the same results for you, that starts to get very, very risky.

KRISTINE:

Yes. And when people get successful, they're very often asked: "What is the secret of your success? What can you pass to the people coming up?" Those folks are actually not the best sources of guidance. That's where a role model differs from a coach or a teacher. Just because you have found yourself - and people just find themselves in a position of being role models – all of a sudden, people are looking to them for guidance, they are being asked to guide, but they may not know how to guide. And what they usually offer is just: "Well, this is the way it worked for me." This is the way it worked for Will Smith... but that is also be because Quincy Jones found him when he was very young, and then was his mentor and gave him a lot of opportunities. And then Will took those opportunities and ran with them for sure. But he's being asked for a sound bite and so he's giving something that's pithy or memorable or inspirational. That is very different from guidance. So I think we need a lot of role models. We need some role models that are "big and wow" and just speaking from their position of success and their own one road. But then you also need role models that are closer to you, that you have more access to, that are willing to kind of go: "Look, this is exactly how I did it. And here's the good stuff and here's the bad stuff." A lot of people I interviewed for this podcast have all said: "Oh my gosh, Miata's story, her own story is so inspiring!" The choices that you are making in your life inspire a lot of people - and that's great - but your road isn't gonna be a good road for other people. But what's so great about the Financial Empowerment Program is you're like: "I have tons of roads, so let's just find a road that will work for you." And it can be kind of hard – as it relates to a role model around money – to find one because, especially in our culture, we don't talk about money a lot. It's like: "Well, how do I know who should be my financial role model?" And one of the things that I do is I look at the things that I'm already kind of good at and the things I'm not so great at when it comes to money. I don't need a role model on how to save. I'm naturally a conservative person. If anything, I would need a role model for how to take more risk. And I'm always interested in finding role models of people who enjoy their money. The productivity side of me is wired real strong, the "pleasure and enjoying the things that my productivity gives me" is not the easiest for me, and I'm always looking for people who are like: "Wow, they're really allowing themselves to enjoy that. Why do they allow themselves? Oh, this is their perspective on why that's important... okay, maybe I'll try that on for size." And right now I'm looking for role models for how to sustain myself financially as an older, possibly single woman with not a lot of family. So you can pick certain parts of your financial picture that you might want a role model for, even if only to be like: "Okay, well, it's possible! It was possible for that person." And then I'm going to go to my personal guide – who is Miata – and be like: "So how do I make it happen for me?" Because you are the person I would ask: "Well, how do I take my wiring in my circumstances and get myself to a destination that looks similar to this person – my role model?"

MIATA:

Yes. This to me is one of the most important pieces of the Financial Empowerment Program. We live in a world where the truth is that most people are not honest and open enough about their actual finances – what they're actually doing, what they're not doing, where they have really struggled, where they have made moves that have proven to really help them forward. And because we live in that world, we often get stuck in choosing role models – and we're not even really consciously choosing them – either we pick them based on what we got, what we grew up with, who we heard... or choosing role models based on people's results. The beauty of a community is that you get to find those models in each of those different areas. We get to say: "Oh, that person... I would love to understand how they brought that element in, or that element in." And all of those models are available to us. And I think when it comes to a financial relationship, we need to have a whole community from which to choose our models and to shift our models as we change and grow. And that's so much of what we're up to in the Financial Empowerment Program.

KRISTINE:

Here's the important thing about what you just shared: you're reminding everyone that you can be a role model – and you likely are a role model – for other people, whether you know it or not. This isn't at all about separating into: 'Well, one day, I hope you're successful enough to be a role model." It's not this weird club that you gain entry to at some point. We all have the potential to be in that position for other people in our lives. And part of how you can identify people who I think will be quality role models for you is noticing a certain amount of transparency and willingness to share the ups and the downs. It's not that they have to share every single detail of their life – that is not what transparency means or has to be as a tool. But what I consider the tool of transparency to be is the acknowledgement that nobody's perfect, that everyone's wired differently, that people have been born into this life and culture with different amounts of privilege (and benefited from the privilege, even if it wasn't conscious). And the transparency of being willing to share, if asked (in the proper context – you don't necessarily have to share it all the time with the world), but you know, if asked, to really be real with people and not sugarcoat and not gloss and not be like: "I have the secret. And boy, once you give me 10 bucks, I'll tell you that secret." Nobody has the secret! A quality coach will never tell you that they have "the" way but they can tell you that they can help you find the way that's right for you.

MIATA:

For so many years, you have been a role model for me. I think it really is the ways in which you have always modeled for me that things are not black and white, that there are shades of grey. My parents modeled that things were "right" or things were "wrong." This was "good" or this was "bad." And so, for a number of years, I invested a lot of energy in trying to make things right, wrong, good, bad. This was my past and you modeled a very different way of being for me, a very different way of moving through the world. The reason why I believe these conversations are super-valuable is because they remind us of the ease with which we fall into seeing things in just black and white as opposed to those shades of grey.

KRISTINE:

okay for the four people who want to continue listening, I'm now going to talk about foot comfort, which is very important to me. This is not a foot fetish, let me be clear. I just need my feet to be comfortable and warm and, if they are not comfortable and warm, I am not happy. I remember I was in a shoe store and I was buying walking shoes because we were going on a trip to Ireland - this is many years ago when I found these shoes: "Oooh, super comfortable, these are going to be great!" And I remember this clear as day - the salesperson is like: "Have you thought about socks?" And I'm like: "What? No, I haven't thought about socks. I mean, the shoes are great, I'll just wear whatever." And he's like: "Well, let me have you try on this pair of socks." I'm thinking: "Stop trying to upsell me - I'm not playing your reindeer games, buddy." And he brought me a pair of Thorlo socks, made in the USA. I put these socks on with these shoes, and I thought I had been transported to heaven. It was like: "WOAH - this makes it so much better!" I had no idea until that time in my life that walking socks - constructed in a certain way with an extra padded toe and heel and support in the middle and a certain type of elastic on the whatever - would make my day. If only I was paid to be their spokesperson I would be so happy because I have bought those socks and given them as gifts many, many times thanks to the salesperson who opened my eyes. But also cozy socks, supportive socks, socks that make my feet feel so good at all times, and then shoes and then slippers. It's so weird, but I'm very very focused on it to a weird degree.

MIATA:

It's not weird!

KRISTINE:

And I just want to say I can do the beautiful, uncomfortable shoe for 90 minutes. I understand the the power and how you feel when you're wearing a particular type of shoe and all that. I just want to make space for that as well.

MIATA:

Absolutely.

KRISTINE:

I'm just saying that I'm also unhappy while wearing those shoes... but I'm picking and choosing what I want in that moment.

ΜΙΔΤΔ

And with that, "if my feet are not happy, I am not happy" -

KRISTINE:

That's how we are starting the new year.

MIATA:

Exactly.

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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