**The Make More Money Mindset**

**Male Speaker:** Welcome to Build Your Tribe. With your host, Chalene Johnson.

**Chalene Johnson:** Hey, there. Thanks so much for joining me in this episode of Build Your Tribe. Today, I’m going to talk to you about money. It's that thing that sometimes we feel very guilty about making, talking about. It's that thing that we need. It's the thing that we want more of. It's the thing that pays the bills. It's the thing that gives us choice. But it's this thing, for whatever reason, we have guilt associated with money. Like money is evil. Money is bad. Money is the root of corruption. But where do our mindsets about money come from and how might they be holding you back. Well, that's what we're talking about in this episode of Build Your Tribe. Thanks for joining me. Off to the show.

Why it is we're so uncomfortable talking about money? For whatever reason, our own experiences tend to associate money with negativity. Like it means, you relate it to a time in your life where you struggle or your parents struggled or you relate it to fighting with your parents or you think of an experience you had with someone who is really obsessed with money and then because of that they were deceitful or they lied or they had a lot of problems or a lot of stress or like oftentimes people believe that money means you have to be valuable to have it and therefore, I'm not likely to have a lot of money.

Worse still, are those people who believe that money is something that they will never have enough of. They're one of those people who believes, for whatever reason, that they were not intended to be rich. That makes sense? Obviously, there's lots of positives. I mean, I think it's common sense that there's plenty of positives that happen with money, right? Like we can't eat. We can't provide for our family. We can't fly to see our grandmother on her birthday if we don't have money. It takes money to do things. It takes money to provide shelter and to provide food and to have choice.

We know that there are so many positives associated with money but it's this weird thing that we're kind of uncomfortable talking about because we know that a lot of people have a negative association. You know, if you talk about money will then you must have ulterior motives, like you either do this because you love people, you do this because it's part of your purpose. But if there's money associated with it, well then, you must have some ulterior motive.

I'm sure some of you even, have something you do so well and you're so passionate about and you're so good at it that it feels a little weird sometimes to accept or to ask for money for this thing.

When I was a personal trainer, when I first started training, I was working as a paralegal and I would do personal training before and after work. Because I worked full time, in my mind I thought, "Well, I shouldn't charge what other full time trainers charge because I’m making a fulltime living as a paralegal." I’m doing this on the side for people that I work with and so therefore, I shouldn't charge very much because I’m good at it. I like doing it. I love doing it and so I shouldn't charge what other like real personal trainers charge.

Put it this way. I rode a dinosaur to work. In fact, I would rode a dinosaur to my client's home. So, we're talking back in the day, day, day, day, day. Before I realized that personal training is really a therapy session. I digress.

Basically, the going rate at that time was around $45, $50 an hour for personal training. I felt incredibly guilty asking people for $25 an hour. So, get this. I would tell people, "Oh, it's $25 an hour, but you can have up to three people." Like I was so guilty about charging for personal training that not only did I really not charge the rate that I should be charging, but I also said, "Let's divide that by three. Let's make this super affordable."

What happened is, I started getting clients. So, here I was charging $25 an hour before and after work and not only just charging $25 but suggesting to people, "Hey, why don't you try and split that. Get a couple of other people into the session with you." So, it was like $25 an hour divided by three and guess what I got? Guess what type of clients I got? This is really the truth. I got the kind of clients who couldn't afford $25 an hour. I got the kind of clients who couldn't afford $12 an hour. I got the kind of clients who literally did not value personal training. So, that was really hard.

Then, I would charge $25 an hour and I would say, "Okay. You know, go have like three people come."

Then two people would come in they'd be like, "Oh, is it still twenty-five? For us to split?" Or worse yet, one person would show up and he would go, "Oh, no one else showed up. So, I really can't afford twenty-five." Then they would say, "Can we reschedule to next week?"

And I’m like, "Sure."

Meanwhile, I lost all of that income. It was mainly because I was working with people who didn't value what was I offered and you know why? Because I wasn't valuing what I offered. I didn't value it.

Then, I decided to raise my rates. I started doing research and I was like, "I know!" You know I was like, "I’m brilliant." I didn't come to the half-way. I just started reading and looking into pricing and looking in and reading about mindset and I know it was a book from John Mack, so I can't remember the book.

But there was some book I read from John Maxwell and I just remember reading a book and going, "I’m going to quadruple my prices and just see what happens. Because I have to work less. I would find people who could afford me. I’m just going to give it a shot." Right away I attracted. Clients who not only could afford it but really valued me and my time.

It was within just a couple of months that I literally quit my job as a fulltime paralegal, decided not to go to law school and decided I could be a full time fitness professional and I love this. I started getting clients in this amazing neighborhood which is by the way, I live in that neighborhood now.

I live in the neighborhood where I used to drive my broken down jeep up into people's homes and I had little like magnetic signs on the side of my jeep doors that said, "In-home personal training." And my phone number. I know.

I would park anywhere I could in that neighborhood. Even if I was eating lunch, I would just park in that neighborhood in front of a nice house, so that other people could see that jeep and go, "Hmmm, well, if the Jones's are doing personal training, let's call that number." Sure enough before long, I didn't have a lot of clients but I had clients who were doctors and lawyers and dentists and entrepreneurs and people who were creators and inventors and they understood. They also understood that I had policies and if they didn't show, they were still going to pay. If they cancelled on me within twenty-four hours’ notice, they were still going to pay.

It was then that I realized, "Wow, these people have a very different mindset about money, and I've got to change something about the people I’m allowing to influence me and I need more clients like these. Not necessarily just because it was easier, but because they really recognized my value and I was learning from them a lot more about the money mindset.

But for whatever reason, we have told ourselves through media and movies, like this is so from the movies, you guys, right? Isn't just like so from the movies that people when they have money it corrupts power and people lie and they do evil things and they exploit other people and they work too hard and they value the almighty dollar over people. You've also probably heard the phrase before, "Money is the root of all evil". But you know that is a misquote from the bible, right?

I do think it's important to note that the misquote is from a scripture in the bible and people misquote the scripture. It is the love of money can be the root of all evil, not money, but the love of money. In the same way that the love of just about anything can cause corruption.

When we become obsessed with something and we place more value on one thing versus another and we forget its true purpose, it's really easy to get in trouble. That's when people find that there can be corruption and it can be deceit, but not always. But isn't it also very interesting how we've villainize people who have money. Like we love to hear people say, "Oh, I'm a self-made millionaire." What else is there? I'm an inherited millionaire and who would say that?

Like who says, "I am an inheritance baby millionaire." Like who says that? Like nobody. Everybody's a self-made millionaire. Duh! If you aren't, then you're not going to be talking about it. I might add that most people who just inherit their money, unless they've inherited a mindset, they're probably going to lose it. Case in point. Have you ever watch one of those studies about people who win the lottery and what happens to their money? How they burn through it? You know why? Because their mindset isn't right.

I want to talk to you about what it means to have the right money mindset and how yours might be holding you back in your business, in your life, in your relationships. We've identified that most of us have had or maybe even still to this minute, have this weird feeling when we're around rich people. We assume like they look differently at us. I won't feel comfortable in their home. I want a comfortable in their presence. I'm going to look at my shoes. I'm going to look at my outfit. They're going to notice that this shirt came from Target and they're just going to know that I’m uncomfortable around their wealth.

I've had that feeling. You know this is true story. The street that I live on right now, the street that I live on, my son, this story I had even thought about until this moment, my son went to a little kindergarten class and his very best friend, they stay friends for many years and they always had playdates and they would have playdates usually at our house. Then, I knew that they were moving into a new neighborhood. She wanted us to come over to have a playdate in their new home.

We drove up into the neighborhood I live in now and I was like- I just remember thinking, just play it cool, just play it cool, just- Don't even act like this is a big deal. Of course compliment her on her lovely home, but just pretend like this is normal. It is normal to have a house that is this ginormous, with this beautiful backyard that she had and fountains and trail in the backyard and bedrooms and closets and this giant kitchen. I was like just play a normal. Just act cool. Like, "Oh, what a lovely home you have."

Chalene, don't walk in and go, "Are you kidding me? What do you guys do? How do you have all this money?" Like that in my head, that's what I’m doing. Like, "What do you guys do?" That's like always what I’m thinking.

But I remember, they were young and I walked in and I was like, "Just play it cool. Play it cool. Play it cool." But thinking, "I wonder what they're doing differently because they're kind of weird and they don't seem like they're smarter than me. It's weird so why do they live here and I live over there."

You know, but I was just kind of curious about the whole thing and definitely a little bit uncomfortable. The irony in all of that is I live like four doors down now. It’s just funny to me to think that like I thought there must be something better about them. Like there wasn't there or something better about them. They were just doing some things better. That's all.

So, that's the one thing I have to point out is that when someone has more money, that's not a bad thing. It's their relationship with money that can sometimes be evil. It's how they feel about the money, that they placed more emphasis on the money than they have on God's purpose or people and that's their focus. The only difference between you and somebody who lives in that really ginormous mansion of a house where they drives nice cars, it's not that someone's better than you but they're definitely doing some things better than you. Truth.

The reason why they lived in that giant home before we lived in our giant home is because they were doing some things better than me. There are just better things better than us at the time, and I’m like, "Well, if it's just a matter of just figuring out how to do things better, dude, I can do that." So, that's the first thing I have to understand is it's not a worth. It has nothing to do with worth and you know that you have a scarcity mindset and you're never going to make any more money than when you decided you can make if you believe that's where your worth resides.

If you believe that it's not about learning to do things better, but that it's about you being better, or you being a better person or you being more worthwhile. If you feel like there's not enough, if you're afraid to share the credit, if you're afraid that someone's going to copy you, if you're afraid that someone else is doing what you're doing, if you're afraid to give people money because you don't have enough, that's a scarcity mindset. It's not a bad thing. Every single person listening right now has a little bit of it. We all do. It's how loud is the volume and can you turn it down.

Here's the crazy thing about a scarcity mindset. The thing that you're most afraid of, the thing that you feel like you don't have enough of is the thing that you should be giving away. It's the thing that you should be giving away. So, if you feel like you don't have enough time, you should probably give a little bit more of yours away. Not all of it. If you feel as though, you don't have enough, then that is your mindset saying, "I am not abundantly blessed."

But the moment you say, "I am abundantly blessed. I have more than I could ever possibly need which is true." You guys you know that it's true. The fact you're watching me on a phone right now which most of you are, means you have electricity, which means you have a data plan, which means you have probably a phone that's worth three hundred dollars, which means you have more than, honestly, more than most people in the world will ever have.

The second we start realizing like, "Oh my God, I have so many blessings. I have too much. I should give more away, the more will rain down on you." So, when I started learning that from these amazing people that I was being exposed to, while I was doing personal training, I would walk through this neighborhood, the very neighbor I live in right now, I would drive appear my beat up old jeep, I would drive back home to my little tiny one-bedroom apartment. That was the cheapest apartment I could afford and the reason why I was so cheap is because it hung over a graveyard.

True story. My first apartment here in Southern California was a one-bedroom apartment and it was the cheapest one I could find and the reason I was so cheap is because you open up the windows and it looked out over graveyard. So traumatizing. But it's all I could afford. But I would drive up here into this like rich neighborhood and I would meet these people and I would watch how they were so giving and so generous and they would offer me things and they would offer me help and they would offer me assistance and they would offer me more money than what I charged. It was interesting and I took note of it.

I started recognizing that the more "I was generous" and the more I felt that there was abundance and the less I worried about other people doing personal training, other people doing what I was doing, the more blessings rained down on me.

So, what does it mean to have a mindset of abundance? That's what it means. It means you don't worry who gets credit. It means you know that there's more than enough to go around. It means that you know that five loaves of bread and two fish can feed thousands of people. You’re not worried about getting your credit. About somebody copying what you're doing. About somebody else doing exactly what it is you're doing and, "Oh no. what do I do. Somebody else is doing it. Oh no. they've copied me. Oh no. They like so and so. So and so kind of does what I do." Who cares?

There's so many millions and millions and millions and millions of people in the world. The ones that you know represent like the tip of a pin. Like it's nothing. We’re worried because that's a scarcity mindset. The scarcity mindset is constantly worried about the people who are being phony and we're constantly looking over our shoulder and we're constantly judging other people because of the way they are with their money and we're constantly looking at how other people are making money and making judgment calls about it. Who cares?

That's such a dead giveaway that you have a scarcity mindset and that's not me judging your scarcity mindset, that's me helping you to identify that you have one. Oftentimes, a scarcity mindset is no fault of your own. It's from having grown up influenced by a scarcity mindset. I was not influenced by a scarcity mindset so in all fairness it was probably easier for me than most to adopt an abundance mindset because when my parents were broke ass broke, I never knew it. I never knew that we were broke. Never.

My dad was an entrepreneur who went from one business to the next to the next to the next and it wasn't until I was an adult that my parents would say like, "Well, don't you remember when this happened and don't you know that when we moved into this house and don't you know-"

I would be like, "I didn't know. I didn't know. I didn't notice. I didn't know." Because they didn't live that way. They never talked about not having enough money. They never, ever, ever said those words except one time, one day. Of course, I remember it. But other than that, never.

When I was a child and said, "I wanted something. I want Pop Wheels." now you know how old I am. "Dad, I want to buy Pop Wheels."

They were like Heelys back in the day. I said to my dad, "I want to buy Heelys."

And my dad said, "Well, let's come up with a plan for you to earn that money and then once you've earned the money, you can figure out if it's worth spending your money on Pop Wheels and if it is, you can buy them." I bought them and they sucked.

But anything I wanted, didn't matter how outlandish or how crazy it was as a kid, I never heard the words we don't have enough money. I never heard "money doesn't grow on trees". What do you think? We were just made of money. No, we're broke. Know this, I never heard those words. Never.

I always heard, "Sounds great. Let's find a way for you to make the money." So, I didn't have a scarcity mindset. But for some of you, you grew up in a household where those are the words you heard. So, that's what you were shaped by.

Can you change your shape? You sure can. Can you change your mindset? 100%. If you don't believe me, follow my friend Dr Mcayla. She is the brain and mindset expert. But absolutely you can change your mindset but it does take conscientious effort. It does take being very specific attention to what it is you're allowing to influence you. The thoughts that you're saying in your head because they're going to still pop-up in your head. It's what you do with those thoughts. It's how much truth you give those words. Are those words the truth?

People who have a scarcity mindset think that their money is going to run out. Did you know when someone becomes a millionaire what percentage of people are able to maintain that and stay millionaires? The number of people who are able to maintain it was like shockingly low. I’m certain that's why because let's face it. If you can figure things out like if you can figure things out, I’m positive that every single person on here could be a millionaire. What I’m not certain of is if you could hold it because that requires changing a mindset. Anyone can adopt the skills and do things differently and work their butt off and become a millionaire. Anyone can. Seriously, especially in this day and age, with the internet. Give me your brain for a year and I will make you a millionaire. If you just do it I tell you to do, I will make you a millionaire. I can't keep you a millionaire, though. One thing I can't do is I can teach you how to do a lot of things. I cannot change your mind set.

Here's what comes crumbling down - relationships. It's about to get a real, real. So, if you ever wonder what that means like, "What does that mean? How is that a mindset? I could make a million dollars the not have a million dollars." I’ll tell you why. Because people who have a scarcity mindset are so focused on holding on to the money that they forget that people matter the most. Once they have it, they're so afraid that everybody else is going to try to get it from them and that they're going to get screwed and that someone's going to try to take advantage of them and, "Oh you think, you're getting this for free? You're not getting this for free."

"Oh you think, you're going to try to take credit for this? You're not taking credit for this."

"Oh you think, you're going to do better than me? Oh, I’m not going to be friends with you anymore."

"Oh you think, you're going to be more successful than me? Then, I’m going to cut you out of my life."

You know what happens? You stop growing. You stop succeeding because you can't succeed without relationships. You can't succeed without people. You can't succeed without lifting other people up. When you are so consumed with protecting what you have, you stop caring about people. You start becoming suspicious. You start becoming envious. You start becoming jealous. You start becoming scarcity of mindset. When that happens, then it is your love for money, believe it or not, even people with a scarcity mindset, they have the love for money. Not the love for people. Love for your purpose. That's the difference. You just don't even know when it's creeping up on you. I guarantee you this. You can tell those people because they start getting money and they start getting more defiant, more defensive, more suspicious, and more bitter. They’re always looking over the shoulder. Look a little. Look. Yeah. They start getting stingy. They start getting scared. They start worrying about- monitoring what everybody else is doing. That’s when you know you're dealing with someone who's got money and it's temporary. They start being mean. They start being angry. They start being stingy, stingy, stingy.

People with an abundancy mindset are generous because it keeps coming back to them. Yep. In order to have an abundancy mindset, you have to have a deep sense of your personal worth. Isn't that interesting because I’ve heard a lot of people say, "If you truly value yourself you won't give anything you have away." That's a strange old dichotomy, right? So, Chalene, if you really valued yourself so highly and that makes you more generous, then why did that not work for you when you weren't charging really anything for your personal training.

So, Chalene, if that's what you're saying, then shouldn't I be giving my stuff away for free? Is that what you're saying? Are you saying that I should be more generous? I should just take my prices down. I should be more generous with my time. No. There's a big difference.

When you value who you are and you know that's not going anywhere, I can be incredibly generous to those people who are in a position to receive. See the difference. I don't give to people who are not in a position to receive. In other words, I won't meant I used to but I won't mentor someone who doesn't truly want to do the work because then I don't really, truly, I'm not honestly honoring my value and my worth. I'm not just giving it away, I’m throwing it away.

There’s the difference. You can throw it away or you can give it away. I want to give mine away. I want to take care of people who I know are in a position to receive it because I’ve thrown it at so many people who weren't ready. They were no position to receive it. I wanted them to change. I wanted them to learn this but they didn't want to learn it.

I've got close friends who maybe there's something I know I could share with them and teach them. But they're not in a position at the time that I want them to be in a position to receive it. So, by me trying to force it on them, even to give it to them, even to give it with generosity to them, if they're not in a position to receive it, I'm throwing it away. That’s foolish.

What smart is to give to those people who are in a position to receive it. Don't force it on people don't want it. This is really important for those of you who are leaders and mentors because it's often the ones who we see with the most potential, the ones we love the most and it's like, "Why can't I help the person who I love the most? Why is it the people are the closest to me, why won't you take my advice? Why won't you take my help? Why won't you take my generosity?" There's just not a position to receive it at that moment.

Maybe they will be later. Our job is to figure out when people are ready and then to be generous and to feel as though we are never ever going to run out. There will not be a drought. Your richness is not a fluke. It's not something you have to vigorously protect because you know your worth.

People will say to me, "What do you need to be doing five years from now?"

I’m like, "I don't know." And I’m not worried about it.

I know I’ll be helping people. That's all I need to know. I don't need to know specifically what it looks like because I know generally I'll be helping people do something I've just figured out. That’s all I need to know. That gives me peace of mind and gives me great confidence and allows me to be so generous.

But when we're generous, when we think we're being generous and we're actually forcing something and trying to help someone who isn't ready for the help, that's when we become bitter and it is also when we can very easily take that experience and turn it into a negative association with generosity.

So, my suggestion to you is to just be much more careful about recognizing when people are in a position to receive your help, whether it's money or education or your mentorship or your kindness. Be conscientious of people who are in a position to receive it, that they'll really use it.

Here is my call to action to you. I actually got two of them for you. The first one is the thing that you want more of, I want you to give today. Would you like more praise? Would you like more affection? Would you like more of your friends to reach out to you and just tell you what it is they love about you? Would you like more money? Would you like more time? Would you like more mentorship? Do with someone would help you do something in your business then whatever it is that you want more of, give it.

My second call to action. If you're an entrepreneur, I want you to subscribe to Build Your Tribe and that's my business podcast. But I have a very specific thing I want you to do. Subscribe to it. But I only want you to listen to episodes related to whatever it is you're in the season of. So, if you're in the Virtual Business Academy right now, then I only want you to listen to build your tribe episodes that are about outsourcing and hiring and virtual assistants.

If you are currently building your business and you’re having a difficult time figuring out how to use webinars, then I only want to listen the episodes on webinars. So, my suggestion for you is not to listen to a bunch of episodes, but just listen to the ones that pertain to that one thing you need to be focused on right now.

I hope you enjoyed this episode of Build Your Tribe. I really do appreciate you being on these broadcasts when I’m recording them live on Periscope or Facebook but in the event that you are strictly a podcast listener, I just want to give you a heads up that we will be, depending on when you're listening to this, launching the Marketing Impact Academy in just a few short weeks. We do it just once a year and then the other eleven months, people are saying, "When is the Marketing Impact Academy going to be open again?" So heads up. It's opening in just, well, could be days by the time you hear this. So, if you want to make sure on that list, Please go to Marketingimpactacademy.com Thanks for listening to this episode of Build Your Tribe. I'll see you soon.

This episode has been sponsored by courageousconfidenceclub.com. It’s a club that I’ve created specifically to help people who struggle with confidence and insecurities in social settings, and just standing up for themselves. Being yourself and feeling good about it. All of us could benefit from having more confidence. I’d love for you to just experience a taste of it, so please be my guest by going to chalenejohnson.com/confidence tips. Now, if you don’t feel like writing that web address down or remembering to go there later, all you have to do is, while you’re listening from your phone, send me a text message. The number is 949-565-4337, and that is for US residents. Then just send me the word confidence and I will send you access to this video.

This video will help you to eliminate self-doubt and just feel more confident in any situation, whether it’s work or personal, or just your social interactions. Every one of us can benefit from having more confidence. There you’ll submit your email address and I will immediately send to your inbox my latest training video. Where I teach you step by step how to feel more confident in just about any social setting. I think you’ll find this incredibly useful, whether it’s business, or personal, or just in your everyday interactions. Confidence is something that makes life easier. It helps you to raise more confident, self-efficient children.

It allows us to speak our minds, to stand up for ourselves, to do the things that otherwise we are paralyzed by fear and we just allow our own thoughts to stop us. By learning how to overcome self-doubt and fear of success, you can become that confident person that others are attracted to. The person you want to be. The person you deserve to be. The person you know is inside of you. So thank you for checking out my free tools by going to chalenejohnson.com/confidencetips.