

EPISODE 364

Beating Financial Stress And Getting a Money Mindset Makeover

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Shawn Stevenson: Welcome to The Model Health Show, this is fitness and nutrition expert Shawn Stevenson and I'm so grateful for you tuning in with me today.

I've got a question for you– what do you think is the number one stressor in our world today? I just came across a brand new study that found that money is the number one cause of stress among Americans today.

According to this new data, money is more of a stressor than either personal relationships or work-related stress.

And I wanted to dive more into this topic because this stress issue matters a lot when it comes to our overall health. And directly the study also found a higher correlation with money issues being connected to anxiety and depression, which are both serious issues.

Looking at things from a meta-perspective if we're looking at things from a broader angle, we understand that there's a stress component attached to just about any health condition that you can name.

And a 2008 study cited in the Journal of Medical Science found that there's a link between stress and the development of tumors and also the suppression of natural killer cell.

So those are the cells in our body that really help to kind of run and manage and affect execution with our immune system. So it's obviously kind of important.

And so if we look all the way back to why we're talking about this subject today, money matters, and it's a big issue for a lot of us and it's something that's on our minds.

And so even if money isn't a big concern for you, today I think this is going to be something that is incredibly valuable for you and being of service to the people that you care about, friends and family, like this is a pervasive issue in our culture.

And I know this firsthand because of the way that I grew up and so I'm going to share a little bit of that story with you and also give you some very tangible, actionable things that you can do today to help to improve your financial fitness.

So obviously for me, investing is a big part of it and also investing in my health. And today I've got a lot on my plate. We'll talk a little bit about it today, but just in this process of moving my family, it's a lot.

And so I made sure to fuel up one of the things that I invest in each day for my health and let's do the study.

This came out from Stanford University recently, and they found that caffeine in coffee, I didn't like coffee, okay, but research like this really, really got me thinking like, "I need to dig into this a little bit more." But they deduced that the caffeine in coffee is able to defend against age-related inflammation.

And the research revealed that light to moderate coffee drinkers live longer and more healthfully thanks in part to the protection that caffeine provides from coffee by suppressing genes related to inflammation. What? We're talking about nutrigenomics here in this freshly brewed glory.

And again, this is something that we really don't think about because it's just something that's so common in our culture, but getting high-quality coffee is actually attributed to having a longer life span, and it's because it has this nutrigenomic effects, this epigenetic effects on suppressing genes related to inflammation.

So when we talked about physician visits being heavily tied to stress but also information is another big issue today.

And so for me, of course, I'm getting organic coffee but I'm not the guy that is going to be going and hitting up the crack box a.k.a Starbucks and getting a cup of coffee that is just that kind of deal.

I'm going to get organic and also the coffee that I drink is infused with medicinal mushrooms as well and it is from Four Sigmatic.

This is also because it has cordyceps, the coffee that I had today has cordyceps in there. And it is dual extracted, so this means that they are doing a hot water extract and an alcohol extract to actually extract all the nutrients that you want from the medicinal mushrooms that company X is probably not doing.

And the reason I fell in love with Four Sigmatic all those years ago is, probably over 10 years back I would buy alcohol extracts in tinctures and then hot water extracts of capsules of cordyceps and then like open them up and pour them into a smoothie to try to get these benefits myself.

And then I found a company that does both together in a delicious little packet of coffee. And the reason that cordyceps is so valuable it's clinically proven to improve insulin sensitivity and also clinically proven to enhance our endurance as well, so we're talking about athletic performance.

And so it's just good stuff and also myself personally— listen, even today my wife when I came upstairs, she was like, "Where's my coffee?"

She didn't say good morning, she said, "Where's my coffee?" I'm her barista and I know my job, so I went in there and made her coffee and she likes it with a little bit of high-quality healthy fat so this could be grass-fed butter, this could be emulsified MCT oil, and also she likes a little bit of chocolate stevia drops in there too, so you add a little bit of a low glycemic sweetener if you like your coffee to have a little sweetness to it, but that's how she likes it.

And then I have a little coffee frother which is one of the coolest inventions ever, I didn't know that was a thing I used to throw it all into a blender and so I hit the coffee frother and then give her a cup and then life is good.

So head over there, check them out, it's foursigmatic.com/model and you get 15 percent off all the Four Sigmatic products so that's F-O-U-R-S-I-G-M-A-T-I-C.com/model for 15 percent off everything they carry, that's a part of the investment, is also being smart about how we're spending too. So where we can save, let's save.

And I love the fact they're giving this 15 percent discount for this incredible audience with The Model Health Show, so pop over there, check them out, foursigmatic.com/model. And now let's get to the Apple podcast review of the week.

iTunes Review: Another 5-star review titled "Favorite Podcast This Year" by CJ Eckles. "Shawn Stevenson is such an expert in the realm of health, nutrition, and mindset. This podcast is very educational but also gives practical advice on how to live your highest quality life. I love the knowledge and practical life advice that he gives on his show. He is engaging and brings so many cool people on the show. I listen to this weekly."

Shawn Stevenson: Awesome, thank you so much for leaving me that review over on Apple podcast, I appreciate it so very much. And it just means the world to me so thank you, thank you, thank you.

And listen, if you've yet to leave a review, please pop over to Apple podcasts and leave a review for this show, let everybody know what you think about the show. All right, I appreciate it so much. And on that note, let's get to our topic of the day.

So today we're talking about financial fitness, right. It must be the money, it must be the money in connection with our health, in connection to stress.

This is a big thing on people's minds today. And so I wanted to offer up some very practical advice, but also this is coming from a deep place of experience.

I had multiple environments that I grew up in and living in poverty and also living in a really kind of safe and certain, in a feeling of abundance as well early in life.

So I've shared this on the show before but up until the age of about 7, I lived with my grandmother, going to school, kindergarten, first grade, second grade.

And it's not that they were wealthy, my grandfather my grandmother actually worked at a factory but they worked hard and they got themselves a home in a good neighborhood and they always had enough. And they made experiences magical for me.

So growing up, when Christmas came around, listen, first grade Christmas, I got Voltron. Not one Lion, all 5 lions. Do you know what that does to a kid?

I just felt like I was the richest kid in the world. And those kind of experiences were normal in that household, I had a lot of the things that I would ask for that I thought was kind of on my radar.

And so this is just giving you a little morsel of what is common, a transition in my life but so that was one of the first phases. I've got to share this too. Christmas second grade, ThunderCats. Lion-O, the whole thing.

All right, she got me all these different characters with the stocking stuff with little gifts and candy and this kind of thing, it was just such a really beautiful rich experience.

And holidays and my birthday, she made such a big deal out of me, and just really investing in me and showing me what this kind of beautiful life for a child.

And just to be clear, life is not all about this stuff and material things, it's just when you're a child, that's kind of the things that you know, you want these particular toys you see on the cartoons, it's kind of these borrowed desires.

But it was a thing that was kind of the template for me, and what to expect from life, until I moved in with my mom when my grandfather got sick and they moved back to the country where he grew up in Piedmont, Missouri.

And so I moved back in with my mom. My mom was trying to give me a better opportunity of staying with my grandmother because you know she could provide for me at a different level.

And so living or mom, when I go stay with her on the weekends sometimes, I slept on the floor, I didn't even have a bed.

And there's roaches and rats and that was just kind of the norm. My mom and my stepfather worked hard but they were just there trying to survive.

And once I moved in full time, things progressively we got better in some instances, we'd find safe housing, I have my own bed at least to share a room, my brother, we had bunk beds at one point.

And eventually I had my own room, it was a size of a closet, literally, I could walk a couple of feet into the room and then walk out the door but I had my own room at one point.

But when I had my own room for the first time, our two family flat was right next door to a crack house.

And so the people in the neighborhood who were my idols and the people that were my role models were in gangs, like the guy who I thought was the coolest person in the world was a drug dealer.

I wanted to have a car like him and to have the system in my car and to have cool shoes. I wasn't thinking in terms of what he was doing in order to make that happen and the people that he was hurting.

And so so many people who are in those positions, they're not thinking about the ramifications of their activities.

This is one of the reasons that we push wealth away, is because we attach negative things to accumulating wealth.

And so once I started to understand what he was doing via my mother telling me to stay away from him, and for him to also stay away from me because my mom was kind of like this cool, weird lady that people, that would talk to around the neighborhood.

And so, fortunately, even though I would go some places with him this kind of thing, I never got into that world full-on. But I was in a lot of sketchy situations growing up.

And at this point, and this is very clear in my mind, so this is right around you know the seventh grade and sixth and seventh grade, but we couldn't afford Christmas toys.

And this is just an example that I'm giving for you, and also we couldn't afford food either. But for Christmas, since I started with that example, we would get gifts from this charity house, that is called the Hose house and they would give gifts for poor kids.

And one Christmas, me and my little brother went on a trip for poor kids and we went to like this random building and we were just with all these other kids and we were giving gifts and this kind of thing and we got to ride in the Oscar [11:58] I don't know if you've ever seen it before but it was cool.

But the gifts that I got for two to three years in a row was the same exact gifts from the Hose House. I kept getting Yahtzee.

To this day, I still don't know how to play Yahtzee. All right we take the dice, play craps or something, but I never even learned how to play.

And it was just like, of course, I was complaining and nagging my mom like, "Why can't I have this," we just couldn't afford it. We couldn't afford it.

We had food stamps when food stamps hit, that was Christmas, it was Christmas every month because my mom would give me a book of food stamps and I can go in like buying all the stuff that I wanted as candy and different things like that.

And we also had WIC, which is like women and infants program, we get free milk like the worst cereal ever, it was like it wasn't Captain Crunch, it was King Vitamin. So it was King Vitamin and then you get the cheese, you get the government cheese, and the government cheese never quite melted right.

So if you try to make a grilled cheese sandwich it just didn't do its thing properly but it was still good, it was still good. And so that's how I grew up.

And so through my life, I got this blueprint, especially my formative years that money was hard to get, there's an incredible amount of lack and I had these messages fed to me daily from my mother if I asked her for something she would say things like, "Do I look like I'm made of money. Money doesn't grow on trees. I'm broke as a joke."

These are things I would hear on a daily basis. "I don't have two nickels to rub together," and all these different statements. And so I thought that money was just like very, very hard to come by.

And so when I got my first job at the age of like 15 and a half, I got a workers permit because I wanted to start making money.

Guess what my first job was— a lot of common first jobs, I want you to guess what was my first job? Fast food. Fast food, I'm the antithesis of fast food. Today fast food is a joke around Batman.

But then I was all for it, I was there McDonald's first job, all right so I'm back there flipping the burgers, I know about the secret sauce, you don't want to know— I'm just kidding, well, maybe.

But for me, that experience of like going clocking in, making my own money, it was just the name of the game.

And I was indoctrinated with the idea because of what I grew up around, that I am going to trade my time in order to make money. I'm going to trade my time and try to get as many hours as I can, come back smelling like flame-grilled booty and that was terrible, I am sorry.

But not smelling great and I did come up with my own burger that I made when the MC Rib came back out and then I take the bun— nevermind, it doesn't matter.

Bottom line is I was indoctrinated with that idea. And also trying to find hustles, right free stuff. But not in an ethical way so like when the day's over at McDonald's you get to take everything.

So I would just like rack up any place that I can get perks like that because that's how I saw my mom do, she hustled, right, she hustled.

And so anywhere she can get something for free, that's what she got. Get bills paid for free, taking advantage of the credit. I had bad credit before I had credit because my mom was using my name, all right.

When I first got my first apartment I couldn't get my gas turned on because my mom hustled and used my name. That's how I grew up.

And so next job, each job progressively you try to get better, that's one of the psychological things that we do, right, we try to make a little bit more money as we go through the process. So the next job gets paid a little bit more— that was Target. You come to my line, you are going to have a good time.

So I went from there to working at a stadium, sports arena was my next job, I got paid a little bit more. Extra \$0.50, extra dollar and the stadium is still there where the St. Louis Blues play. Shout out to the Blues. So that was my next job.

Then from there, I had a couple of little things here or there but the longer-term things was another jump in pay and this is kind of where really things started to change for me and becoming the person that I am today.

And I started working at a casino. And I worked in the hard count department, this was straight-up manual labor.

So we wore knee pads and jumpsuits because we couldn't have any pockets because they're all the eyes in the casino are watching you, we go through every machine in the casino and grab those coins out, every single morning.

So I had to be at work at 3 o'clock in the morning or 3.30 in the morning, at 3.30 a.m. Simultaneously I was trying to go to college, all right, towards the tail end of this, but when I first started there it was like in between colleges.

Just putting in the time and grinding and then learning about how the world works from the people around me, everybody's trying to hustle and just get that little, that promotion right, they are trying to be a little bit more important than this person.

And seeing all the drama involved in people's lives as well, going into that place because nobody's really like excited to be there, right, everybody's trying to get a paycheck and that also brings a level of contentment and it brings a level of like everything is just good enough and nobody's really stepping up to be exceptional at what they do, right and to really bring love and value and joy to what they do.

I remember one day a guest who I have had on The Model Health Show, I opened up his slot machine and emptied the bucket, it was Ozzie Smith, Hall of Fame shortstop for St Louis Cardinals. I remember seeing him at my job, right, and I'm just like, "Man, that's like, that's Ozzie Smith."

And I was such a, everything was so separate, for me mentally, because I'm just here trying to get this check and he's like created all this value and inspiration for the world. And those little moments really played in my mind, like there's something not adding up here.

And so I just wanted to show you a little bit of my background and the levels of things that I went through because it was while working at the casino that I had

that health crisis that if you know my story took place, where I found out that I had this so-called incurable spinal condition, this degenerative bone disease in degenerative disc disease.

I went from working at this casino full time making I think it was like \$14 an hour, which might be minimal wage now, I don't know, but that was great for me back then. I could pay for my college apartment, give my daughter some shoes, and that was that.

But all of that was erased. Because I literally started having a difficult time just walking around.

And I went from a full credit load in college of 12 credit hours down to 3 for the next like 3 semesters, because I was just so embarrassed, I was in so much pain and I wasn't working.

So now I'm getting like unemployment, I'm trying to hustle, I'm like selling CDs. This is when we have, first of all, we had CDs. I had a plug, get the latest, hottest albums or movies before they came out, people hit me up, "Shawn, you got the new Lil Wayne?" "I got it, I got it baby."

And so I was doing what I had to do to try to get by, pay my rent. So as you know and I shared this before, that it was the best thing that ever happened to me, me losing my health.

Because it gave me the opportunity to really express all of the dormant gifts and talents and capacities and all of these wonderful capabilities and dreams that were locked away in me, because I was still that person, it was just dormant. All of that potential was there.

And so having this stripped it enabled me to really start to work on myself. And so me changing my health, it wasn't just changing my health, I changed my mind first. And it wasn't just changing the way that I was eating, and we've talked about this on the past episodes of the show, we'll put some of those in the show notes.

But it was also changing the way that I was associating with people in my relationships, in a relationship context.

It was the way that I was showing up, and the work that I always wanted to do or financially and starting to think differently about that, because I was in this like hustle mentality.

And it's such a [20:53] thrown around today, there's a positive connotation to it but there's also a negative connotation as well attached to it .

And so, putting those things together and really when I transformed my health that was opening a door to a new possibility, a new way of living because I went from this value extraction paradigm of working at a job to "I am incredibly passionate about health and wellness and I want to help other people to feel how I feel."

And I remember, and I didn't know it was a thing yet, I just knew I wanted to help people. I didn't care about the money, I didn't even think about it, but it was a friend of mine from high school, his sister was going to the same college and she saw the transformation that took place with me physically, and she asked me if I could help her.

And I was like, "Absolutely, absolutely, I'll meet you at the gym at 9 o'clock tomorrow morning." And then she was like, "Well how much should I pay you?" Time froze, like it was like a scene from *The Flash* or something like everything was in slow motion and my brain was like, "She is going to pay you for this?"

I couldn't even rationalize that she's going to pay me for something I'm going to do anyway, that I really, really want to do, I didn't know that was a thing. And so I said \$7 that's the number that came out. \$7, I didn't know what else to say, I didn't know what else to say. So \$7 a session is how it all started. I think the Rock has like \$7 production I think is the name of it maybe, it's \$6 production, I don't know but \$7 personal training is how it really all started.

And you know, I just became really dedicated to getting better at it once I started to help her, I got certifications, which all my courses in college, so of course, after graduating, opening my practice as a nutritionist and I just set myself on a pace to start helping people.

And now here's what I want to share with you— through all of my story, whenever I would make more money, because of the way that I grew up and my conditioning around money, I would always find creative ways to get rid of it.

So it didn't matter if I was making \$7 an hour or \$15 an hour, I kept raising up my expenses or the random things in my life that would bring me back to being at that same level in my bank account that was always there habitually. I wasn't a millionaire, I wasn't a thousander. I was a hundreder.

Chronically like maybe a \$100 is floating around in the bank account, and so no matter how much money I'd get, and this probably is going to ring true for a lot of people listening, you might come into some money, maybe you get a settlement, like that's a thing in the hood, like we're going to get a settlement of some sort or a family member with the will, something's going to come and life is going to be sweet.

You're going to find yourself right back where you started and we see this with studies done on people who win the lottery, for example, the vast majority of them end up broke again.

Even if they're winning you know 6, 7 figures because we have to change our association with money. And this is one of the things that I want to share with you guys today, and really talk about the number one piece here in improving your financial fitness is that you have to change your relationship with money.

I don't want money to be a stressor in your life anymore and it does not have to be. If you believe it is, it's because you're so deeply tied to the story and there are

so many things in your life that you're not doing, that you want to do because of money, because of your story around money.

I can't do that because of money, money should never be the reason that you're not doing something that your heart feels called to do.

Now, there's going to be arguments coming up in your mind, "Well you don't understand," whatever. I do understand. I've been, probably the vast majority of people listening, I've been worse off than the vast majority of people in this country, but it's all relative, it's all relative.

Check this out, there's another study, the recent statistics, the most recent statistics show that nearly half the people in the world are surviving on little more than \$5 a day and we think we got it so bad.

Poverty here in the US probably means you still have food to eat, you probably still have a TV, probably multiple TVs, you probably still have a car. Even when we were crazy broke we still had these rickety-tickety buckets that we were driving.

My mom literally bought cars from a car dealership called "Ok Junk Cars" that's where she got the car. And when that one died, she'd go get another one from "Ok Junk Cars."

But there were times, of course, where we're taking the bus, but we have to keep this stuff in perspective, there's always somebody struggling more.

But many people who've come from those circumstances have risen up and found a way, but it starts with exposure and it starts with changing our relationship to money. So let's dive in and talk about what this is going to take.

Now I really want to make sure that you're taking notes for this, because all of these things I am going to share with you are incredibly important and many of them have action items attached to them, but right now, in this move taking place with my family, my wife came across one of my journals.

And that is part of this episode. In this journal for 60 days straight I wrote my goals. Every single day I rewrote them. My 3 biggest goals and that was taught to me by Bob Proctor who was a guest on the show multiple times.

And Bob has been in the game a long time in personal development, incredibly financially successful and just being able to learn from people like that, but I did what he said.

Most people don't do the thing. Most people don't do the thing. And so I did it, and there were 3 goals, one was a financial goal I wrote every single day. This was before I knew Bob, before this stuff existed.

I wrote down my financial goal, my relationship goal— which my relationship, it was a little rocky road. But as you know my wife has been on this show multiple times, some of the very best episodes, man I love her so much, our relationship is everything.

But at the time— we didn't really, we didn't have the stuff really figured out, and we didn't have examples for that either, that's why we did those episodes to share what we know on that front.

And then I wrote a health goal. Every single day, the same goal I wrote for 60 days straight. And she gave me that journal, I was blown away because that ended up being my income, our relationship, and my health. I couldn't believe it! I couldn't believe it. I was in shock, I was speechless.

And so that's the number one thing. You have to set goals with money, you have to set written goals for your financial wellbeing. Have you set a money goal for yourself?

You might have set different goals or just told yourself you want to make a certain amount of money, but have you ever got really honest about what kind of income do you want to make, and actually writing it down? You don't have to go as far as I did, but I would encourage you to.

And so written goals, that's number one in order to get to that destination we need to know what the destination is, it's like a GPS. How in the hell we're going to figure out what we're going to acquire if we don't even know what it is.

Where's the end destination, where are we going?

And so get clear on what that looks like.

I can't tell you what goals to write, but if you've just been hovering around, I'll just give an example \$30,000 and you want to make 5 million dollars next year— you have to believe that this is possible. It is possible, many people have done it.

You need to stretch yourself but you also need to be in a place of, I don't want to use the word reality, because we're not talking about reality here, we're talking about getting out of your comfort zone and understanding that what got you here at 30,000 is not going to get you here to 100,000.

So maybe that's the goal, is to go from 30,000 to 100,000 which you can do, and we're going to talk about how to go about doing that.

So have a goal, specific financial goal, write it down. Get clear on what that looks like. Something that makes you feel a little bit uncomfortable, but you need to be honest with yourself about what do you want.

Now some people again are going to be like, "Well money is not that important." You're not going to have any of it! And we'll tell us ourselves this story to make us feel good about not having money.

If you actually are getting honest with yourself and understand that you do need money to do certain things in our culture, it's the thing, it's the medium that we use, that's all it is for me.

I changed the association because the stigma and so there's a statement from Kanye West in this song "The Good Life" he said, "Having money is not everything, but not having it is".

Having money isn't everything but not having money is everything. If you're coming from where I'm coming from, where you're trying to survive and money can make a difference in you eating, feeding your child, keeping the lights on, man so many times we had utilities shut off, life is not sweet.

In our culture today when you don't have power or you can't cook food or you can't take a bath because you don't have hot water.

And so we understand that money is not everything, absolutely. But in our culture, not having it is, especially with the levels of stress we're seeing. And so that's why I thought this was so important to talk about. So that's number one.

Next thing is we have to address our faulty beliefs about money. We can say we did it but have you actually done it?

Because this stuff is deeply ingrained, it's an association, just like they have associations in how relationships are supposed to work or our health, there are also social associations in how money works.

And so for me, we're looking at all those messages that were instilled in me by my mom. "Money doesn't grow on trees, do I look like I'm made of money, I'm broke as a joke".

And associations in our culture, it's changed now a little bit, but for me growing up, it was like Christmas Carol, right, Scrooge, Scrooge McDuck, he's got all the money, he stingy, not letting anybody get involved, not charitable, not serving and helping other people, he's just all about the money. Shout out to Duck Tales though, I mean, what a great cartoon.

But those are the messages in the movies, he is the evil rich guy, the evil rich villain, but we've changed the story a little bit, Tony Stark's rich too, he is a good guy, but he was a bad guy! It is possible, right?

And so thinking about those things like what do we associate money with? Is it somebody who's stingy, who is taking advantage of people, this is another thing that was kind of instilled in me is that those people who are wealthy it's because they don't care about other people, they're only looking out for themselves and they took advantage of people.

Because that's how my mom was getting money, many times she was taking advantage of people to get that money.

So I thought that that's what it took, at a subtle level it's there. And so for me, addressing these faulty beliefs about money, because I'm not going to accumulate and attract something to me if I believe that it's bad, and it's going to hurt me, I'm going to repel it.

Because our biggest driving force as human beings is to move towards things that are good and away from things that are not good. Move towards pleasure, away from pain.

And so what are those things for you, what are those messages that you have in your mind that having money or being wealthy is attached to, that's a negative? Right, just really just kind of pull it to the front of your mind's screen, and look at it like, "is that true?"

like, "Is that true? Is everybody who is wealthy stingy? Is everybody who's wealthy taking advantage of people?" And so here's a little thing that I did personally because even as I heard these things, these different ideas I started to work on them.

It took time, it took time, because I came up from poverty. It took time but one of the biggest, and I'm just going to give you this one, we've got other stuff to get too, but I want to give you one of the biggest lessons that I was going to save for later.

I started to have more money and more financial capability to travel, to go to events, and we'll talk about why that was important for me.

But what really took things over the top was when I connected having money towards doing good; when I connected having money towards my ability to do more good.

To be able to produce this show I needed money to do it. This show was free! I put my heart and soul into this and nobody is out there funding it, it's just it was an idea that was born in my mind that I wanted to do.

I didn't know that that would be the medium for which I impact the world. And to really give my gifts and to grow myself was through this.

And so to have money to do that and to reach a broader audience of people who might never get the opportunity to meet me, in all these other countries, shout out to everybody listening in all the different countries around the world. China, Portugal, shout out to everybody listening in Canada and Alaska and Nigeria, Kenya, everybody thank you so much, I appreciate you guys so much. But that's one thing.

Also for me to get help to impact and serve the people that in my opinion needed the most, the kids that I was.

Because those organizations that are in the low income neighborhoods where I grew up, they don't then have the money to bring me in, to fly me into their school and to put together a program for the kids.

I can pay for it, that's why I'm working so that I can pay for it. I can buy the books for then, right. But if I got my story about money is bad or my limits with money, I'm not going to be able to do things and reach because they just need exposure.

I had exposure when I was a little kid that that little imprint was there, thanks to my grandmother, I saw that life could be pretty sweet, it could be comfortable, it could be safe, and people can do each other really well and serve each other, and be kind to each other.

It's difficult to be kind when you're trying to survive, it's not impossible, there are plenty of people who do that, who are kind, but it's difficult when you've got to feed your family.

So that's what really drives me. What I want you to do is attach it to something bigger than yourself. You need to be wealthy, financially successful so that you can do something bigger than just get a nice car. Okay? And you can have a car, that's the dream here in America, get the house, the cars, you can have the train.

But it's going to be harder if you're not cultivating a bigger vision. So I hope that makes sense. So let's jump into some other specific insights here.

Now one of the first things you'll hear from successful people and people who are talking about and promoting how to make more income, how to become more financially successful is to pay yourself first. Pay yourself first.

I heard that, but I thought that meant when I get my check I go to the mall, I'm paying myself first, I am getting stuff that I want, whatever. That's not what it meant. That's not what it meant.

Pay yourself first means really just investing in yourself, that's really what it means. So paying yourself first means, and I'll give you some specific examples and this is the first thing that you have to do and it's very simple, you can set this up automatically, like I literally started to where I had if there was a check coming in a portion of it goes into the savings, automatically. It's just automatically done.

And then I was shocked at how much money was in there, when I actually needed to take that money and to invest in something whether it was a house or a car or a bigger investment, whatever it is, I had all this money accumulated because I had automatically set up to pay yourself first.

So that could be savings, that could be an investment of some sort, it could be an investment into a company, into a person, into obviously stocks are a big thing here in the US and also worldwide really. But stocks and real estate you can pay yourself first by investing in something.

In assets that are going to then pay you. The majority of wealthy people are not wealthy because of the work they're doing; they're wealthy because of investing in other things.

Their money is working for them and it's just a fact, all right, not saying that you cannot become wealthy by the work that you're doing, but if you're investing in yourself and paying yourself first, you're going to invest in different assets but also, and this is what's important for me, this is the thing that I really want to steer you towards because this is what I really know about is investing in education.

When you pay yourself first you're investing in making yourself better. And so you're making yourself more valuable, the more educated you're becoming.

This could be when you get your check, you put aside money to buy a course to buy books that you can read and within the pages of a book, in many instances you can get the expertise of somebody who's been working in that field for 10, 20, 30 years, all of that knowledge in these pages.

And all you got to do is buy it, read it, execute, right? And so investing in yourself that means investing in your education, investing in going to events, I am a huge proponent of this.

Because for me personally, that's the thing that changed me the most, because of the exposure, the physical exposure of seeing these different environments and different people and associating myself with people who are thinking differently.

And so that's what it really means, so pay yourself first, when you get your source of income, whatever percentage it is, I recommend at least 10 percent of that immediately goes into paying yourself first whether it is into education, whether it's into accumulating some kind of assets.

And a car is not an asset, when you drive away it's less valuable, it's crazy how quickly cars depreciate but that's the thing that I wanted, because I never had it, right?

But if you can just— one of the things I've seen with successful people as well is they do have a big vision but they also have exercise and muscle of delayed gratification, all right.

Man, I wasn't good at it, I wasn't good at it, and what is so crazy and I'm just being real with you, once you can afford the thing you don't really even want it anymore, it's the craziest thing, it's the craziest thing.

And something that I kind of live by mentally, is like if you can buy it twice you shouldn't really buy it. If you're putting yourself into debt.

Trying to procure this dream instead of putting yourself in a financially strong position where then you can get this thing without it like really stressing you out more.

And you need to try to make more money in order to pay for the debt you put yourself in. Because this study that I shared at the beginning of this episode, it wasn't on money itself, it's the debt that people find themselves in, they got to try to get money to pay for the problems, right.

All right, so pay yourself first, pay yourself first but now I hope that that has a tangible, actionable insight and understanding to it.

Now let's talk about the accumulation of money itself. After we've created our written goals, after we've addressed our faulty beliefs about money, after we understand we're going to pay ourselves first, now we look at, "Okay, I've got this financial goal to make \$100,000 next year," or you know, whatever it is for you, "And right now I am making \$45,000. My job is paying me this, how can I get from here to there? I can only get paid so much in my job?"

I got some solution. So let's go through some of these. So number one, if that job that you have is not meeting your financial goals alone, then I need you to investigate in what it takes to raise it up.

Most of the time when people are saying, "I only get so much money from my job," they're not actually trying to find out, "How can I make more at my job".

It's just like this is it, end of the story and we live by our beliefs. All right, so number one it could be a simple matter of like getting a raise at your job, and the first step in doing that is simply asking for a raise! If you put in some time, if you've made the place better, maybe it's been six months, whatever it's been.

My son Jordan worked that his first job, which is a great job, compared I worked the McDonald's, I came home smelling like burger juice, right and he worked at the gym, at the cafe at our gym, at our local gym.

And in two years he never asked for a raise. I found out he's making the same amount, but also his paradigms it just wasn't that important, he was able to do the things that he wanted in his life, his conditions, but he also has a different entrepreneurial mindset about things, which we'll get to in a minute.

So if he needed to get money for something, he knew what it took to do it and he would do it, he could switch it on and switch it off. Because of the environmental exposure he's been around. But he never asked. And I was like, "What?" He's like, "I just never, it wasn't important." Ask. Okay, ask.

Number two, maybe you need to hit certain numbers in order for you to accumulate more money in your job, maybe it's a sales number, right.

And then maybe there are incentives involved in that, maybe there's a commission involved in that or maybe there's just more significance attached to that when you are making more sales or providing more services to more people, or better services.

Companies want good people who are making them look good. And so if you're finding ways to do that, they're going to be more inspired to investing in you.

Also, maybe even within the job you need to further your education, so for a lot of people this is the big thing, it's like I get the job then I go back to school, I get a degree so I can get a pay increase. But you don't necessarily need to do that.

Go back to school that is one way, maybe it's taking a certain course, maybe it's investing again in certain books, in finding out how to be better at your job.

Also, really here is simply finding a way to be of more value in the workplace. Again, companies love people that make them look good, and that support their business.

If you're helping to make them money, they have a vested interest in keeping you happy as well. So finding a way to add more value and become a linchpin in the organization.

Okay, and so a good book for that would be a book by the same name "Linchpin" from Seth Godin. So check out that book, if you are in a job right now and maybe you enjoy your job and you just want to make more income, find out how to become a linchpin when things are so fluid and changeable and chaotic in some senses in the job market today, you can find out how to be a linchpin in that organization. Some great information there.

Also, if you're in a job and that ceiling is holding you back from reaching your financial goals, there is another option— you can get a new job. I know this sounds crazy, I know this sounds crazy because this was the biggest thing for me.

When I was working at the casino I was just like, I didn't want to be there, I wanted a different job, but I just didn't do it. I didn't do it because I told myself these stories like, "This the best job I can get, I don't have the time," all I literally had to do was just get on the computer and apply for other jobs.

I just didn't do it because I told myself these stories. And I was lucky to have this job, that's what you get, right.

Life kicked me out of that job, thankfully, and no disrespect to the casino and whatever stuff they're doing. But that was not my, that was not my Dharma, it was not my path.

And so if you feel right now, number one, if you're unhappy where you're at, because we've talked about this on the show as well it's not just the fact of our financial well-being is stressing us, but there is job-related stress was high up there on the list, but personal relationships and jobs almost combined equal the amount of people who are under stress financially, but it still is a big one.

Just being stressed about work because just not wanting to be there, having so much of a work load and not enough payoff from it.

Because a lot of times if you're working really hard but you are also seeing the fruits of it, it doesn't bother us, right.

But if we're really doing something we don't enjoy, it takes a lot of our spiritual energy to try to do that job.

And then plus we're going to be showing up a lot of times for many of us and I've got to talk about this— showing up in a way that's not conducive to you getting to the place you want to be, because you're not showing up as your best self in this job, because you don't want to be there.

I promise, if you're not going to be excellent at what you're doing right now, when you get to the thing you do want to do, you're not going to be excellent. You've got to start being excellent now.

And then you can transition that and parlay then to something else. I've come across absolutely incredible people in their service job, right, maybe set the mall maybe set foot locker, and they're just like, "Hey welcome to the store, sir.

How can I—" you know, and just like, "You should try this," and they are just very engaging, maybe they're making jokes, hanging out, whatever, just being friendly and being supportive.

Versus the person like, "Hey, can I— I know you on your phone, I don't mean to bother you, but can I get you, 11? Yeah." It's a whole different vibe, it's a whole different vibe, so being excellent at your job.

And so many people want to get paid and they want to get acknowledgment for doing the job that they're supposed to do anyways.

You're supposed to do these basic things of being kind, of being a problem solver, the customer is always right, trying to find a way even I know, obviously there are situations where customers are crazy pants, I get that, but in many instances people are just trying to be happy and they're trying to solve their problems, they're not coming to you to have more problems added to their plate.

So finding ways to be of service and to be excellent where you're at is going to transition over to other things.

So if people would be great, I can see the talent, I can see success and I can see when people are not going to be successful. They're showing up at a job, they clearly don't like, they're waiting for the clock.

I can tell you how many times people have said, while I'm there like checking out or something like you know, like, "5 o'clock is coming," like, "Okay, I didn't come here for that, I didn't need to know that you can't wait to leave this place. I'm here to invest, spend money at your place,"

And so just keep that in mind, you know you can get another job and there are other strategies within the job context that you have to make more income.

So I hope, I really hope that that starts to spark some thoughts because what it really is is just we start thinking differently about our relationship to money, about our relationship to our jobs and understanding too.

I worked in a job, I needed that job, I did need it, I had kids that I needed to provide for, I understand that.

But I also had so many other possibilities, but I was being blind to them because the story I was telling myself, like, "This is what I have to do, this is what I'm

qualified for," whatever. No. If you're listening to this you are qualified for so much more than you realize.

So much more. But you have to stop telling yourself the story that this is all that you're going to get.

Now speaking of jobs and working in a place that's really cool that you enjoy, shout out to everybody at Organifi.

I went to their office, their headquarters recently in San Diego, there were 6 employees there. 6 employees who found out about Organifi from The Model Health Show. What?

I couldn't believe it, I could not believe it, and they were so pumped to be there because the culture is a place of like support and fine and everybody's working together for a common goal, and everybody's wanting to be of service.

And to come to a place where positive affirmation and support is just kind of the culture, right.

There are places like that, there are places like that, there are more and more businesses that are being birthed that have those principles.

So just please know that there's a possibility that there are beautiful work environments if you do want to have a job and that job security.

You've just got to change your thinking, reach out the experiment, get online, like find out. Take advantage when the opportunity presents itself.

And so obviously, I'm a big fan of Organifi, I travel with my Organifi Go packs whenever I am on the road.

Listen, I just came across another study and this really, really tripped me out about some of the ingredients that are in the Organifi Green Juice formula, specifically spirulina.

Now, I don't know if you realize this but the United Nations has been working to utilize spirulina to help to stamp out our global malnutrition problem, our malnutrition crisis.

We see on the commercials, the people trying to give them rice, some little white rice, that's not— how much nutrition is actually there?

They're actually cultivating, utilizing spirulina to actually help to stamp out global malnutrition. That is remarkable. What's so special about this food?

It's so dense in micronutrients and it's also one of the most powerful sources of a macronutrient protein which spirulina is 71 percent protein by weight. It's the most protein-dense substance that we've ever discovered.

But just to keep this in context, all right, it's about 4 grams of protein that you're going to get from about a tablespoon, and equal amount of grams of protein in a

chicken breast from spirulina, you're going to have to have but load of spirulina, alright, that's a lot of spirulina, clinically speaking but load, it is a clinical term.

But this protein is potentially more bioavailable than the chicken breasts. And also it's much more micronutrient dense, and so that's what I want you to understand. So I want you to listen to this—

In a recent double-blind placebo-controlled study, participants who received spirulina lost significantly more weight and had a greater reduction in body mass index than those taking a placebo.

Another study, and this was in the Journal of Medicinal Foods uncovered that having just 2 grams of spirulina a day had outstanding effects on reducing blood glucose levels over the course of a 2-month study period.

So this food is supportive for your metabolism, it's supportive for your insulin sensitivity, it's something really special about it. And it's just one of the ingredients in the Organifi Green Juice formula.

Also in there is chlorella and I've got some remarkable research I'll be sharing about chlorella coming up here soon as well. But here's the thing— it tastes good.

Spirulina by itself, no. We call it an acquired taste, you know, it tastes good in guacamole, just a little tip. But the Green Juice formula tastes incredible.

To be a green juice and it's a low temperature process to actually retain the nutrients so that you can travel with it, because that's one of the problems with this perishable juices is that like what about when you travel, like can I get this through the airport, that kind of thing.

A few years back I used to always try to find when I get off a flight, like, "Where can I get myself a green juice," that kind of thing. I got my Green Juice go packs, I literally open up on a plane and just like pour it in the bottle, shake it up and I get that infusion.

And you feel it, like you feel it, you know. And so, it tastes great, my kids have it just about every day as well. Huge fan of Organifi, the company, the culture, and what they're doing as far as the nutrition as well.

So you get 20 percent off their Green Juice formula, their delicious Red Juice formula as well and their Gold and all their other products, when you go to organifi.com/model, that's O-R-G-A-N-I-F-I.com/model, you get 20 percent off everything they carry. And again, just a big shout out to everybody who's taking advantage of the Green Juice and also just a big shout out to the folks over at Organifi. Organifi.com/model.

Alright, so let's shift gears a little bit here, since we talked about having the job, right having the job, let's talk about something a little bit different.

If right now you have a job that's created a ceiling, that's not enabling you to reach your financial goals, then you can also consider starting your own business.

And this could be being a sidepreneur, right, this could be having a side additional income or this could be your full time thing, where you're an entrepreneur and running your own business, your own business structure.

And so here's a couple of insights about that. If you've ever thought like, "That's something that I want to do," or maybe you are an entrepreneur and just like, "What are some of the things, why am I not getting this?"

Well the number one thing here is, and me being from both areas, when you go from being somebody who works at a job to being an entrepreneur there's a huge shift in your mindset, you're going from being in a value extraction paradigm where you're going to a job in order to extract income from them and give them your time, it's a value extraction paradigm, to being an entrepreneur where you're in a value creation paradigm; you're there to create value in order to receive back compensation for that value.

It is a big change in your mindset because if you're used to just showing up and getting paid, you're not going to make it as an entrepreneur, nobody cares about that, nobody cares how much time you put into something, they just care about the result, they just care about the end product. It doesn't matter how much time you put into it.

All right, so I hope that makes sense. Value extraction paradigm to a value creation paradigm.

And also, people sometimes do have the tendency to, as I mentioned, to feel entitled, and to feel like just because I'm showing up and I'm doing a certain job or service that I'm supposed to get paid accordingly or like you should be appraised for that, you're just doing your job, you're doing the thing that somebody signed up for, that somebody is paying you for.

To be great as being an entrepreneur and making a substantial income, you want to be great at providing a service and going above and beyond.

You're giving people so much more value than they could ever give you back. That's the goal and that's what people don't understand and sometimes we're not willing to do that because we think it's so hard, and that tells me you're not in the right business, if you think it's hard.

Because I want to do it, I want to, I want to go above and beyond, I want to give every single ounce that I have and I don't feel like I'm missing out on anything because I'm giving and also I'm getting in return, but I feel so fulfilled because of all the value and the happiness that I'm creating as well. So I hope that makes sense.

So going above and beyond is how you go from getting by as an entrepreneur to becoming exceptional. And there was a long phase where I was not making that income back when I was giving a lot.

And part of that too, I got to get to the place of what are my financial goals, I didn't have any then, I was just like flying by the seat of my pants.

And first of all, what does that even mean— flying by the seat of my pants? One day somebody is going to deconstruct that, break it down what does it mean, I have no idea. Whenever I think about it, I think about ziplining maybe, I don't know.

Anyways, so with the shift in mindset also you get paid as an entrepreneur in direct proportion to the value that you deliver.

You get paid in direct proportion to the value that you bring. So in order to be a more successful entrepreneur, you've got to find a way to give more value. My goal is to give more value than anybody else could ever imagine.

What if you start to live from that perspective? Wouldn't you make a lot more people happy? And wouldn't you probably be financially compensated because you're giving so much value?

It doesn't even have to be a lot of people, just the people that you are engaged in business with really taking care of them, that's really a powerful way because a lot of entrepreneurs, their big thing is, "I got to reach more people" instead of like going deeper and taking care of the people that are already investing in them and paying attention to them.

There's a great post out there, it's become like an Internet kind of legend called 1,000 true fans. If you're an entrepreneur and interested in being an entrepreneur, go and just Google it, a 1,000 true fans and look that up.

Because according to his data which is the case is made very, very convincingly, getting a 1,000 true fans of your business, of your organization, can sustain your livelihood and more than you can imagine for many, many years to come.

The thing about entrepreneurs, we find something that works and then we stop doing it, we don't double down and go deep right because we're always trying to get to the next thing or the next person instead of just take care of the people that you have, if that makes sense.

All right, so what I want you to begin to do, whether you're working at a job or as an entrepreneur is begin to ask, "How can I add more value?"

Every day, like start, to make that a mantra in your mind, "How can I add more value? How can I add more value?"

Your brain is wired on questions, it will find answers to that question if you start to make it a mantra and look for ways that you can do it. Okay? "How can I add more value."

Now, in closing for these 2 different domains, we've got our job paradigm, we've got the entrepreneur paradigm, and then we've got the in-between space where maybe you're doing a sidepreneur thing.

Overall for all of this and taking our financial wellbeing to another level, this is really like anything else in life and the things that we've talked about here on The Model Health Show.

We're looking at every single aspect of the things that affect your health and it's not just the food that you eat, it's not just the exercise that you do, it's not just the sleep— it's the relationships as well.

It's the thoughts that you're thinking, right? Your thoughts have correlating chemistry that's released into your body whether you like it or not, it happens.

That's how powerful you are, this is why money is attached to stress, because we think about money in a stressful context, it releases chemistry in our body.

This is not a joke, and this is something that we can change, we can be more proactive about, but like studying all those other things, we have to make money a study.

If you want to become really great at money, like I think that our association and even just a basic level of how we think about money is very weird, because it's so, it's money.

But it's just like going to the gym right, you are doing a workout, but you have to try to get money. No, you're doing money, right, you're doing money, learning how to do money, how to become more financially fit in your form, in your variety of exercises that you're employing.

Just becoming more skilled in the different modalities and movements with money. We want to strive to become better at doing money so that we don't think that is something we have to try to get, but it's just something that we do, we engage. I hope that makes sense.

And so how do we do this? We have to make it a study, we've got to invest in knowing more about it.

So if this is an area of your life you want to improve in, read books about it, about becoming more financially successful.

Listen to audiobooks and shows about it. Watch videos, find people that resonate with you, this is not my specific domain, but for me, it's like something I wanted to talk about because it is a big part of our health.

And I want to be able to bring more people to you and I'm going to continue to do that. We've got some really, really awesome people coming your way to talk about how to actually become more financially fit.

But I want to make sure that we don't miss these basic principles because I don't think a lot of the experts talk enough about them.

And I don't think a lot of the experts come from where I come from, I was sitting in the position of many of you and really looking at like, "It so far from me and external, I don't think it's even possible in my reality."

Well it is and you deserve it, but you have to step up and you have to get clear on these different things that we talked about today. You've got to get clear on what your financial goals are.

Be honest, be forthcoming about it and stop telling yourself the story that you can't have it. You've got to address your faulty beliefs around money and you've got to make some changes in the way that you're operating whether it's in your job or as an entrepreneur or both.

These basic, simple principles, it's just like with championships, right it's the fundamentals. People aren't doing the fundamentals, they're looking for the flashy stuff, whatever, defense wins championships, doing the fundamentals wins championships.

All right, so do the fundamentals, pay yourself first but that means to invest in yourself.

You are your number one investment, the most important investment in the entire universe. For somebody who might be, "Well I don't know, it's my relationship, it's my kids," you are number one. Because all those other people need you to be your best, so invest in you.

So, I hope that you enjoyed this episode of the show and you know that for myself I'm in the health space and more and more people, this is one of the top 5 growing fields right now in the United States is health and wellness, and we need more good people.

And so if this is something that's been calling out to you, if you're in the health space already or you are interested and excited about health, and it's just something that you really would love to be a part of, you can definitely check out how to become a certified health coach with training from me and my associates, some of the very best people on planet.

Because that's another big thing is you want to learn from the very best, learn from the people who've already gone before you and who are willing to share, because those are the successful people that you really want to learn from, not from the people who are hoarding it from there, some Scrooge McDuck people out there, but learning from people who are just willing to share and give everything they know and that's what I want to do for you as well.

So if you are interested in becoming a health coach and working in this space alongside myself and my colleagues, then definitely pop over and take, we've got a short quiz for you to see just kind of where you would fall in and qualify.

And we also have right now \$2,000 scholarships for certification program and we have literally, it's like the Ivy League of this industry of health coaching, but you don't need to be like Einstein level IQ, this is not that, we will walk you through every single portion because you are intelligent enough and capable enough to absolutely crush it.

You don't have to know everything in order to help people, no one knows everything, but you just need to know the foundational principles, again, the fundamentals that win championships so that you can start helping people, sharing your passion and making a difference on this planet in a way that feels good.

So pop over and check out the quiz, it's at transformationalnutrition.com/model. So it's transformationalnutrition.com/model and takes the short quiz.

And again you get access and opportunity right now, we've just replenished the funds \$2,000 scholarships via The Model health Show, again just ways that we are reinvesting back into things that are going to help change the world.

So I hope you got a lot of value out of this episode and none of this really works until you work it, so put these simple principles into play for yourself and I guarantee you're going to start to see some changes.

Alright, and if you've got a lot of value out of this please make sure to share this out with people you care about, on social media you could tag me, I'm @shawnmodel on Instagram and on Twitter as well, I jump in there every now and then and share some random stuff.

And on Facebook, I'm at themodelhealthshow. So share this out with people you care about and we've got some powerhouse episodes coming your way very, very soon so make sure to stay tuned. I appreciate you immensely, take care, have an amazing day, and I'll talk with you soon.

And for more after the show, make sure to head over to themodelhealthshow.com, that's where you can find all of the show notes, you can find transcriptions, videos for each episode and if you've got a comment you can leave me a comment there as well.

And please make sure to head over to iTunes and leave us a rating to let everybody know that the show is awesome and I appreciate that so much.

And take care, I promise to keep giving you more powerful, empowering great content to help you transform your life. Thanks for tuning in.