

EPISODE 549

[INTRODUCTION]

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FT: Welcome back to So Money everyone, thanks for joining me, March 20th, 2017. How would you describe your money in one word, or your relationship with money? Some of us might use the word “complicated”, others might say their relationship is “automatic”, which is true definitely in my life. Our guest today wants us all to have a beautiful relationship with money. What does that mean?

Leanne Jacobs is our guest today. She’s a dear friend, a friend of the show, she was actually on episode 16, one of our first shows in 2015 when we launched. She is a holistic wealth expert and she’s out with a new book now entitled *Beautiful Money: The four week total health makeover*. The promise of the book is this: “Connect and align your inner self with clear and specific external actions and you can achieve true wealth.”

Her book is based on her popular Beautiful Money Course, she also has the Beautiful Money Podcast, where I was a guest on the show. I have to admit, when I first heard the concept of “beautiful money”, I thought it was a little abstract. I thought it was going to get a little too woo-woo for my taste because you know, I’m pretty rational and pretty pragmatic. I like action driven steps and so I was happy to hear that Leanne really delivers just that.

She doesn’t tell you to like handles and do sciences and repeat money mantras in your head. Instead, she really talks about how we can be accountable to ourselves, the shifts and changes that we need to make to really align our values with our money and achieve thus, beautiful money. I urge you, if you want to learn more about Leanne, go back to episode 16 where she talked about her own volatile journey with money and work and the vicious cycle that a lot of us get in to chasing the money, right?

Here’s Leanne Jacobs.

[INTERVIEW]

[0:02:30.0]

FT: Leanne Jacobs, welcome back to So Money. This time author of *Beautiful Money*, can't wait to dive in, welcome to the show.

[0:02:36.4]

LP: Thanks for having me again, I'm so pumped!

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FT: I was checking the last time you were on was early 2015 and I know at the time you were, although we didn't really talk about it on the podcast, you were in the midst of writing your first book, *Beautiful Money*, and this is based on your teachings. It's a four week total health makeover that is kind of the first time I've really seen it at this scale, at this level, someone connecting the dots between sort of holistic living and the role that money plays and having that ultimate fulfilling life.

Tell us, very simply first, what does beautiful money mean and what did you want to add to the conversation that you just felt wasn't being talked about?

[0:03:22.7]

LP: Well, I think in general, I feel like in my own world, I did follow the formula, you know? I felt like in my head, I was doing everything correctly. I mean, we can all invest more but I felt like I was really doing things properly intellectually. But there was a total disconnect in terms of my money with my head and my body. Just to kind of put that together, it's like I didn't feel aligned harmoniously. I felt like my money and I know Kate Northrup talked about this at the book launch, but my money was like a separate entity and the rest of my world was on the other side.

There always felt like, as much as I could learn intellectually, there was always a disconnect between me as a being and like my schedule was packed, I was rushing all the time, I was chasing the success. I was doing everything I was supposed to do but internally, there was like this voice that continue to get louder as I got older that was like, “This philosophy is incorrect.”

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FT: The philosophy being that you were compartmentalizing money that you weren't really attaching any kind of feeling to it, that you were kind of just going through the motions of what you've been taught was “the right thing to do”.

[0:04:42.6]

LP: Exactly. I was doing all the right things on paper but we're not robots. I sort of felt like a robot and at one point, and I don't know if this comes with having kids or with age or whatever, but at one point I'm like, “This is insanity!” Everybody else is doing the same thing and the crazy part was, a lot of my friends were like working, they couldn't physically work any more hours and they were more in debt. It's like insanity and I just felt like everyone else is doing this and it just doesn't feel right.

I mean, I also think that what I have noticed is that there needed to be a little more kindness infused into the money world, especially amongst women. I felt that that was another area that I was really passionate about. So I thought, “You know what? I'm just going to create a philosophy for my own life and then I'm really secretly doing it for myself. Then I'm going to share it with other people in hopes that it helps them,” and so far, that's been the feedback is that people, like my friend, my dear friend last night, she brought the book and she's like, she was highlighting the page that she had read.

A lot of people are finding they're having, I wouldn't say aha moments, but it's like the energy of the book I think is helping people wake up and connect more with their soul and I think for me being a Pilates and yoga instructor in my 20's, the mind-body connection, for some people they don't get it, they're kind of like — especially people who are really intellectual or really living in

their head. Even when I was teaching, I was like be trying to help them feel subtle movements in their body and they really couldn't grasp it. It's like, you have to train that connection.

Our money should not be a different entity. A lot of the disciplines and the habits we have with our wellbeing and with our soul and with our spirituality should be incorporated in how we handle money and our relationship with money. If we want to be totally living what I call "in truth". You can chase the money and you can be all perfect and you can do all the data things right, but at the end of the day, I find people eventually wake up and feel totally spiritually starving.

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FT: For you, just to give more people some background on why this really hit home for you while you were doing everything "right" on paper, there was this kind of emotional void. What was the blow up? I mean, like take us back to that again, I know you brought this up in the first interview but I think it's important to revisit that to kind of understand why this was such an important mission for you.

[0:07:26.1]

LP: Yeah, I had to sort of heal from being a little bit of an extremist, an all or nothing person. I'm sure that I'm sure that I've got some OCD tendencies in me but like, I used to be that type of person that was like "go all out, do it all". Like I was working for Johnson & Johnson during the day, doing my MBA at night. I was married, I barely saw my husband, I was running marathons on the weekends and then I was training at a 24 hour gym at like midnight or one in the morning.

That's like, that was — and then I got like addicted to that. I didn't get curious about like, "Is this normal? Is this working?" I just did it every day until I physically started to break down. I think for me, what I do believe is that the universe will totally crush you into fine wine. So eventually, if you don't move, your body will move you.

My hope with this book is that people don't wait for a crisis to start creating alignment in their life and it could be a health crisis, it could be a financial crisis, whatever the crisis will be but it doesn't have to be that way. Although if we leave it up to our brains, it will tend to wait for a crisis to move you, it's just kind of how we're wired.

For me, it sort of got to the point we're like physically like I couldn't look pretty anymore, you know what I mean? "On paper". I went into work and I just didn't have any passion left to fake that everything was awesome. So again, I don't recommend this but I went into work and quit my job when my boss was on vacation and I sold all my assets, I was going through a divorce at the time.

The crazy thing is, from the outside world, everyone was like, they felt so bad for me. They were like, "Oh my gosh, the poor thing. Her life is falling apart, she's having like a 20 year old crisis." But I was the most free and happy I had ever been in my life. I realized that now we're seeing this simplicity kind of movement happening where people are like burnt out, they're selling everything, they're buying tiny houses like they're selling all kinds of crazy things and going on. I think at the time, it was for me so curious that with nothing, no assets, I just feel the most happy.

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FT: The book, we should mention, really gives action driven advice. Whereas I hear a lot of advice in this space regarding living your best life, financial best life and where it's not so much about the charts and the numbers and like the tactical stuff but it's more about vision and mindset that can kind of, for me, also feel a little disconnected.

Like you've got to ultimately do stuff. It's not just you can light candles and do Yoga all day and meditate and your money will manifest. I love that you really are realistic about it. Tell us what are some of the external actions that we need to take to reach this beautiful money pinnacle?

[0:10:22.4]

LP: Again, I'm so with you with that, although I'm very into the holistic world, I'm also very practical and I'm very strategic and I'm very systemized and I think one of the things that I'm

most passionate about is teaching women, the concept of leverage, they maybe have heard the word but the concept of leverage in your life should be everywhere and a tiny example is with my book launch. Like instead of picking 20 local smaller shows in my country, I decided to pick one show that was national. Because I have four kids, I don't have a load of time, so I'm always thinking strategically, "How can I get the most bang for my buck in terms of my time?"

Leverage is a concept that is talked about in the book a lot that I think there's a leverage crisis out there and people are trying to physically do it all or physically create success or huge brands on their own, and that's going to crush a person, right? So it's like, "How can I get more leverage? Every day?" It can be small things. How can I do more with my time and for me, I have more space in my calendar than I do activities. That's on purpose and it's strategic and it's planned. Some of the things that people can do to start is again, you have to align your life with what matters most to you or you will be unhappy. You will eventually crack.

The book talks about aligning your world with your core values. Then it merges it with money intelligence, right? You need to know your net worth. Everyone should know their net worth today and I didn't know it, the reason I didn't know it is because I was deathly afraid to total up the numbers. It's not that I don't know how to do a calculation. It's that I wasn't emotionally ready to look at the number in fear that it was like in the red. I find that tends to be the commonality. It's like, "I don't want to know what my net worth is so I'm just going to continue to be ignorant," and that just keeps people in financial deficit their whole life.

What I say in the book is like, "Know the numbers but don't judge the numbers, just know them. Practice being detached emotionally from the numbers but it is the number one thing you can do to transform your finances." Then having a detox your debt plan and this is something that I know obviously this is your expertise, but I went through like a spending detox. For basically a year, I only spent on my core values. So I spent on my business, because I'm an entrepreneur, I spent on my wellbeing, I would buy healthy food and I would spend on yoga and I would spend on travel because freedom is one of my values.

But I didn't spend on stuff that didn't matter, I didn't spend on trivia, I didn't spend — I actually felt ill bringing bags into my home that had no meaning. So in the beginning, you'll notice, your emotional tendencies to want to spend when you're feeling anxious or having a bad day or you

just like, you're stressed out. For me, when I'm anxious, I tend to spend or eat carbs and sugar, those are the things that I — but I know that about myself. So I had to discipline myself in the beginning.

[0:13:35.3]

FT: That's me on a good day, by the way. That sounds like a great day to me. Carbs and sugars.

[0:13:39.3]

LP: Me too, you know? Major highs or major lows, that tends to be what I do. For years I would buy Dairy Queen blizzards, Score blizzards — I don't even know if you guys have that in the States?

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FT: Oh yes.

[0:13:58.2]

LP: I was really so filled with anxiety and tension, not at just around money but around the fact that I was living out of alignment with inner peace. I didn't have any inner peace. I was living in the future all the time. I couldn't enjoy the moment, I was like, "Okay, well," — I had a fear of not having enough, especially financially.

I couldn't chill out, I couldn't sit on my butt and like enjoy the day. I was always in the living in the future like, "How can I be more successful? How can I get more money? How can I be more productive?" I became addicted to being like that. Your nerves just can only handle that for so long.

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FT: back to the spending cleanse, I think that's really interesting and you actually wrote about it for wellandgood.com about how to actually have a beautiful money cleanse. I think that's something really good to walk us through. The first thing you say is declutter your space because actually — and I've read studies about this too that the more organized and decluttered your space is, the more wealth you can actually bring into your life.

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LJ: Yeah, I think it's just a universal law, right? If your cup is overflowing, there is no space for more abundance. It's just the way it is. Whether someone thinks that's woo-woo or not, it's the way it is and so you've got to make space for it and also a lot of times people have no space but all of these stuff that's clogging up their space is totally out of alignment or stuff maybe they should have been doing 10 years ago but they are still doing it out of the fear.

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FT: And the study that I read actually made a really interesting claim which is when you have excess, you don't really know what you have. The inventory is just a mess and so when you're in the store or if you're thinking about your needs versus your wants, it's hard to be accurate and so we end up buying the same things that we already have because we actually don't even know if we have the right thing.

And so when you minimize and you have a minimal lifestyle and you have three pairs of jeans instead of 13, you know exactly what color, cut size they are and it's easier to choose. It's easier to not want for other things because now you just know what you have and that's a very liberating feeling and you spend less in the process.

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LJ: Totally and a tiny aside for anyone listening who is a parent, there's this awesome book called *Simplicity Parenting* but it's like the same thing with kids like when they have too many toys whatever their age is, there is an overwhelming feeling they have in their body and they can't developed mindfulness for deep play.

You give them one or two toys and they are so much more grounded and connected to the earth and so much happier. It's the same thing for adults, we just forget. We forget about that and we think more is better but it's because we're addicted to more.

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FT: Oh that's so true, and you're telling me this after Christmas when Evan has gotten so many toys.

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LJ: I know.

[0:16:52.7]

FT: We've gotten addicted to giving him things. It's worst for us than for him because he's on the receiving end of it and it's really our fault.

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LJ: Yeah and it's funny because I am definitely, I would say, somewhat of a minimalist and really at Christmas time I'm really mindful of that with kids but I felt a little guilty, mom guilt, like, "Maybe my kids are not going to experience joy because I am so obsessed with clear space and minimum." So I went a little nuts at Christmas a little bit for me and my husband was like, "Oh the roles have reversed."

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FT: Off the rails Leanne.

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LJ: Yeah but then after I felt like there's an energy that just doesn't feel right. It's a bit of hordy energy where you feel like what is this serving in terms of the kids? And in our own world too, a little mindset I have is I would prefer bags going out than coming in on my home like donating, giving to friends. That's just a flow of energy I've created and it started with my Beautiful Money Cleanse that I did and in the beginning it takes discipline.

Having an accountability partner, because if you leave it up to yourself and your emotions, especially for women, your emotions will win and you will go to get those shoes. You just will. So having somebody to help you hold accountable but in a loving way not in a hard way. I think we're so hard on ourselves already, if we try to practice that diet mindset with our money the same thing is going to happen. We're just going to binge spend.

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FT: Clean up your schedule is another part of the Beautiful Money Cleanse and what you mean by that is clean it up but also fill it up with the more meaningful practices that we'll actually generate the right sort of revenue and return for you bottom line.

[0:18:45.7]

LJ: Yeah because I do think that there's a big shift going on where wellbeing is the new business card and it's happening more and more. I don't know if you can relate to this but you will just go to an event and there's just somebody with awesome energy in the room and you want to collaborate with them. You don't even know them but there's just something about your energy where you're like, "I just need some of that and I want to do work with that person."

So that era is just becoming more and more. The more you take care of yourself, I believe the more money is going to flow your way. This is just the way it is now. So what I have found helpful and I just did this last week, eight weeks out of my calendar I will block off my space first like my yoga or walking space and it doesn't have to be two hours. It can be blocking off 15 minutes where you don't book any calls, you don't book technology. It's just your space to do whatever. It makes you feel creative, journal, just have a coffee with your partner. But if you don't book it, it will get sucked up into the abyss of chaos.

[0:19:53.5]

FT: Yeah, you've got to book it or what can we say? Book it so you can bank it.

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LJ: Yeah, totally.

[0:20:00.0]

FT: Book it so you can have that, I got you.

[0:20:02.0]

LJ: And my creative space, because for people who have online businesses, if you are just in admin mode, sometimes your creative energy can't flow in and you may miss out on this million dollar idea because you are too busy being busy.

[0:20:16.4]

FT: All right, I want to get to the other two steps, detox your mental chatter. So we have this crazy voices in our head, right? How do we shoo them away?

[0:20:27.0]

LJ: Well I think awareness is first. If you want wealth but you think broke, your world is not going to shift. So one of the things that I did was I realized I had an issue with worthiness. For some reason I felt worthy of just the income I was making but when someone said, "Well what about like triple that?" There was something in my body that was like, "I didn't deserve it."

I realized that and I do believe having language or whatever. Mantras or whatever you want to call them, I had one on my computer that just said, "You deserve the best and the reason I did

that is because every time my low self-worth wanted to compromise, I wouldn't do it because I saw that little statement. So "you deserve the best", for me, means like "go after your intention" don't settle when your self-chatter says, "Well maybe something better won't come along so just take that. Or just be okay, you're just getting that amount of income so don't go after your actual ideal."

So affirmations and it can be a statement that is around — and I talk about this in the book, around with maybe your issues and your tissues are and it will just help you to realign yourself. When you are aware you can do something about it. If you have no clue, you don't see a pattern in your life, this is where we stay ignorant.

A lot of times people don't see the pattern but friends around them can see it, you know? But they're not open enough and they're living from ego so they just don't want to know. They'd rather be right than be happy.

[0:22:03.1]

FT: Tony Robbins would probably agree with that. I know you were one of his disciples. He said on the show that you've got to stop feeling sorry for yourself.

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LJ: Yeah, living in victim is the most costly thing people can do.

[0:22:14.4]

FT: And it's easy to fall victim to our finances when we have debt and we're not working in the job that we want or we don't even have a job. So it's a slippery slope but ultimately you are your savior.

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LJ: Yeah, absolutely and you can transform your money quickly. The hard part is transforming your mindset, because people stay in limbo sometimes for decades.

[0:22:34.7]

FT: Now this last action step may sound counter intuitive, you say “let go of control”. Whereas when it comes to your money, you need to be mindful, you need to be in control otherwise it can derail. So how do you work this into your cleanse?

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LJ: Yeah, so one of my business mentors Jim Rhone, he talks about and a lot of leadership experts talk about there’s a season to sow and a season to reap. The challenge is when you are someone like me who’s addicted to action, you don’t take your foot off the gas to let the good come in.

So it’s kind of a wave, you do the action but then you have to release and let the gifts come into your life. I was just in the action mode because I didn’t trust that if I stopped the hustle, the gifts would come in and I lived like that for more than 10 years, because I had a fear of not having enough. So when I committed to letting go and it was super uncomfortable in allowing the gifts to come in because they couldn’t come in earlier because I was too busy being busy and I was hustling and I was not trusting.

[0:23:40.8]

FT: Why do you think you had a fear of not having enough? What happened along the way?

[0:23:46.0]

LJ: It’s funny because I don’t know. I had a stable childhood, I don’t know where that came from? But I think it was just years of being the achiever and early on getting recognition for getting good grades or getting an award and I realized young that, “Oh I get praise and liked if I

get an achievement.” So I think it became that and then I just got a little addicted to achieving and then I got sucked into the world of being in massive action all the time.

[0:24:18.3]

FT: Addicted to achievement is a thing, it’s a real thing.

[0:24:21.2]

LJ: Yeah, totally.

[0:24:23.8]

FT: And I skipped this one, but you also suggest in the cleanse to adopt a new healthy habit. Where do you begin with discovering what this new healthy habit should be?

[0:24:23.8]

LJ: I think one of my favorite books truly is the *7 Habits of Highly Effective People*. The book rocked my world, and it’s so simple. You read it and you’re like, “Well I kind of know this,” and sometimes you have to ask a partner or a boss or a colleague because you may not be aware of where your messes are. For me, I had a tendency of sort of — I work good under pressure but that’s a big detriment because I would often wait until a crisis happen to clean up my financial mess.

So it’s really recognizing like “do things before it’s a crisis”. As an example, if you’re waiting until the end of the year to shove money into your savings accounts or tax accounts or you’re like, “I’m not going to save for my taxes but I’ll just hustle and make the cash flow a month before they’re due.” The waiting for crisis for me I really related to but I found the seven habits was really genius and I apply it to my money.

Because habits are habits. Where we have messes in our finances, we tend to have messes in other areas. So it's just identifying how you operate and where you're not managing your money well or where you're not respecting your money.

[0:25:55.2]

FT: Leanne, thank you so much for positioning money in such a beautiful way, in a way that I think we all can relate to and want to talk more about money in this fashion. Because I am the first to say that when you talk about money in a very black and white way, spreadsheets data, it's a snooze fest and it's hard to really feel connected to that.

But you've done it in such a lovely way and an important way. We wish you the best with this book, *Beautiful Money: The 4-week total wealth makeover* and as I mentioned earlier, Leanne was on the show about a year ago or maybe two years ago? Oh my gosh.

[0:26:33.6]

LJ: Yeah, I think I was pregnant when I was on it.

[0:26:35.2]

FT: Oh my gosh, so for more on your background and your philosophies, personal philosophies around money I think it's worth to listen to marry that interview with this to really find how she's come to this journey and produced such a fantastic lesson for us all.

So good luck Leanne, congratulations and maybe we'll have you back on another time. You never know, you've got to let this manifest and see what happens next.

[0:27:00.7]

LJ: Yeah, absolutely. Well thank you again for having me back on the show.

[END]