

Ep #76: Money Conversation with Neil: Two Spoons to Our Million-Dollar Day



Full Episode Transcript

With Your Host

Stacey Boehman

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Welcome to the *Make Money as a Life Coach*® podcast where sales expert and master coach Stacey Boehman teaches you how to make your first 2K, 20K, and 200K using her proven formula.

Stacey: Hey coaches, welcome to this special episode. I think y'all have been waiting for this forever. People always ask me if I'm ever going to do this, and off the cuff, it's Friday night, I decided to wrangle Neil into coming on the podcast to talk about being in this money-making extravaganza that we're in right now.

We just had a launch. We just did the 200K mastermind launch. We made over a million dollars in one day. So we were just laying on our bed talking about how crazy it is and then we were texting my two best friends, the Lindsays, and they were like, "What does Neil think?" And so we were talking about just today and how weird today has been.

I'm like, let's jump on the podcast and let's record something, let's record this conversation. It's not going to be in typical, normal podcast fashion. It's going to just be Neil and I talking about what it's been like to make a million dollars in one day.

Actually, what it's just been like to make millions of dollars because Neil met me when I had made no money. I mean, I hadn't even made 100K yet. So Neil, introduce yourself and let's dive in.

Neil: My name is Neil Boehman, long time listener, first time caller.

Stacey: You're so dumb. Okay, so let's dive in. So let's start with today. Today has been a crazy day, so we're in quarantine and so what did we do today? So we woke up, had breakfast. You made breakfast for us. Then what did you do?

Let's just talk about our day because it was very basic. I think people think when you make a lot of money - like, you imagine your life will be fabulous. Today was just so mundane and a little not fabulous that it's very amusing. So what did you do after we made breakfast? You made breakfast. I don't ever make breakfast.

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Neil: Well, I did some laundry and then I walked the dogs.

Stacey: Exciting stuff. What else?

Neil: And I took a shower.

Stacey: They don't need to know that.

Neil: And then it was noon.

Stacey: And then it was noon. So I had to record a podcast, which we did. That's done. And I got ready. So we went and bought a hot tub. That's something we did. They allowed us in the store. One person in the store at a time. I've been wanting a hot tub forever but we were like, back and forth about whether we would get one and we were supposed to be traveling a lot this year. Now we're not.

And then by the time we were in quarantine I was like, you know what, we're not going to be traveling a lot this year. Then we couldn't get to the store. So they opened today and we went and shopped for hot tubs. And it was crazy because the salespeople were like - they basically had no selection. We ended up finding one we wanted and they had it in stock. But they were like, people have been coming and what did he say? Bringing loads of cash and just like, bringing cash in and...

Neil: Bringing U-Hauls in, getting them out there on the spot.

Stacey: Yeah, like just picking them up themselves. Like, they do delivery and they're like, people have been coming, bringing cash and U-Hauls and taking the stuff out themselves. And I literally told the salesperson it's because people are so bored. They're willing to spend money to fix that problem and we're one of them. So we left with a hot tub. We didn't leave with it. We didn't get a U-Haul. And then before we went to get the hot tub you got Chick-Fil-A.

Neil: I did.

Stacey: And made me wait.

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Neil: I did.

Stacey: At that ridiculous line. I don't eat meat so I didn't eat the Chick-Fil-A. And then after we got the hot tub, Neil went to Whole Foods and you're only allowed one person per household. So I sat in the car and I had it - there's very few fast food places that I can eat since I don't eat meat. So I can eat the Impossible Burger at Burger King, but there's no Burger Kings in Louisville. Just that one, right?

And then Panera, but I've eaten Panera a bajillion times in quarantine and I just can't anymore. And then there's like, Taco Bell. I get tacos with no meat and tell them how you feel about this order.

Neil: It bothers me so much that I now make her - lean across and yell into the microphone. I mean, who goes to Taco Bell and orders tacos and tells them, "You know what, I'll take a taco but let's get rid of the meat. And then let's start adding stuff to it." It's too much.

Stacey: Lettuce, cheese, and tomatoes only please. He gets really mad. So he doesn't know how to place the order so he makes me yell across him to the mic. It's ridiculous. So then I took a photo of eating Taco Bell and sent it to my bestie, Lindsay Dotzlaf and was like, I feel like Britney Spears right now. Like I made a million fucking dollars today and I'm eating Taco Bell in the car. Like, this could not be sexier if I tried.

And so I ate Taco Bell for lunch. It was not good. And then you went shopping at Whole Foods. We came home, played with the dogs. Made dinner. And feels like that was our day.

Neil: That was the day.

Stacey: That was. And then you made fun of me because I have a hole in my sock.

Neil: My fiancé made a million dollars today and she's walking around the house with two toes sticking out of her sock.

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Stacey: To be fair, I put these socks on in a hurry because I wanted to wear my rain boots and I didn't realize there was a hole until we were gone. And then I just forgot to take them off. I will throw them away after this. But okay, this brings up though, because it's kind of funny. Neil met me, I only had two spoons. I want you to tell them about - what were your thoughts when you met me? What did you think was going on when I told you I had a coaching business?

Neil: Well, first of all, I didn't understand it at all. I just didn't understand the whole...

Stacey: What did you think it was though?

Neil: I didn't even know anything about it or understand - I kept thinking well, maybe it's like counselling or something. Like, I just did not understand it all.

Stacey: So what were your first thoughts when I would talk about it?

Neil: Oh, just right over my head. Right over my head. And I'm a guy and I don't like change, so I know what I knew, which was medical device industry. And then she would talk about her coaching and her group events at night and stuff and I just did not understand it. But I went along with it.

Stacey: You did. You would pick me up. So when we would go on dates - so you met me and then we went - I went on a road trip and was gone for like, six weeks. And when I came back, on the way back from that road trip, I signed 16 clients in eight weeks. I was signing two a week. There might have been a couple of weeks where I didn't sign anybody and then some weeks where I signed like, three or four people. But it was like, a lot. In two months, I basically made 100K. So I came back from the road trip, blew up...

Neil: I took you on a date, then you went to go home to see your dog.

Stacey: Oh my god. Okay, listen y'all, we will tell that story. It has nothing to do with what I was just talking about but it's fine. We'll tell that story. Neil to

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this day harbors resentment and almost didn't call me back because I came back from the road trip and he took me to dinner and then he wanted me to come back to his apartment with him and I said I couldn't because I had to spend time with my dog.

To be fair though, I hadn't seen my dog in like, six weeks, and I felt bad for him just like - I think I had to go pick him up from the people watching him. And I missed him too.

Neil: You did. You did.

Stacey: Tell them what you did.

Neil: I deleted Stacey's number immediately as I left. And then the next morning, she hit me with a good morning and I was at a hospital in Bardstown, Kentucky, and I wrote her back good morning and then I deleted it again. And she wrote me back again and said, "Do you want to see me tonight?" And I wrote sure. Add contact, and I added her back in.

Stacey: Zero willpower whatsoever. That's why we're getting married and still together. It's your lack of willpower.

Neil: That's true.

Stacey: Okay. So anyway, he almost deleted me, but I came back and I had made a ton of money. And I don't know that you even knew that, did you? That I had that explosive growth? I don't know if we talked about my business a lot in the beginning.

Neil: We didn't.

Stacey: I think that now I talk about it exhaustively to you until you ask me change the subject. But in the beginning we didn't talk a lot. So I remember when I first told you that I was going to do a \$100,000 launch. Do you remember that night? We were making my bed and I was like, I'm going to make \$100,000 on one launch.

Neil: You did.

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Stacey: And what was your thought about that?

Neil: I always told her this, that I rooted for her, but I always felt like she was always throughout these figures that like, CEOs, which she is now, or pro athletes type money. And I always say like, sure, I hope she makes it. But you know, until I see it, it was hard for me to believe.

And then she continued to do it, and then she would do the \$100,000 launch. And then the next time, she said I will do a \$200,000 launch, and then she would do it. Every time she would tell me she would do something she did.

Stacey: So that grew your trust or your belief? Or what changed for you in that?

Neil: Yeah. You never didn't follow through with what you told me you were going to do.

Stacey: Yeah. And Neil used to say to me like, because you've seen a lot of bad days.

Neil: Yeah, there's a difference sometimes. I don't always get the Instagram Stacey.

Stacey: Yeah, that's true. He does not. He asked me the other day, what did you say? I was in my llama pajama shirt. And you asked me, "You know it's quarantine." What did you say? You said, "I know it's quarantine but are you going to wear that for six days straight?"

Neil: Yes, yes. Yeah, there's a difference sometimes between Instagram Stacey and llama t-shirt five days in a row Stacey that I get.

Stacey: To be fair, I wear that shirt like, an hour a day.

Neil: It's reliable and efficient. It's always there for you.

Stacey: I wear that shirt once like, for an hour. I put it on after I take a shower, while I'm blowdrying my hair. I just like it. It's really soft. Neil hates it and I keep it just because he hates it. Okay, so you started believing in

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me, and I told you I was going to make a million dollars. That was when you said it was pro athlete money. That's when you told me it was pro athlete money.

Neil: Yeah. I always rooted for you but my thoughts were always like, you have to see it to believe it. I've never doubted you. It's just hard to fathom that, especially with somebody like me that always kept from a salary and a set position.

Stacey: Yeah. So what was it like - and I just want to touch on this for a second and say because I get a lot of people that have a lot of drama when their partner doesn't believe in them, and I really believed that it's your job to believe in you. And Neil not believing in me was never a problem for me. It was never - I was never angry at you for not believing in me.

I just kind of adopted the attitude of like, okay, watch me. Watch me do. I'm going to do it. And I did it. It just never was a factor. And so for those of you listening that think that your partner should respond, like, should be supportive of your dreams or should believe in you, and some of you have amazing partners who believe in you more than you do, which is great.

But if you don't have that, telling yourself you don't have a support system is just one more story that you're telling yourself to hold yourself back. I never made Neil - I never gave him that job of believing in me. And what happens when you give someone a job that they didn't ask for and don't want or know how to do, he doesn't know how to believe in me.

Think about that. How hard is it for us to believe new things? Then take someone who doesn't have any coaching tools at all and tell them to believe, not just in something in themselves, but something in you that they've never seen you do. It's just asking an impossible task.

So when you give someone that job that they don't want, they don't know how to do, and don't even tell them that you've given them that job, you're just setting yourself up for failure. And you're asking them to do something that is really impossible.

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So I never gave Neil that job. I gave Neil the job of being around me and letting me think amazing thoughts about him to feel happy about. I just love being around him, he makes me laugh, as you guys know, like crazy. But I never put that on him and so I think that it was easy for him to kind of step into belief because he never felt the pressure to believe in me. What would you say about that?

Neil: Yeah. I always felt comfortable in our relationship.

Stacey: But you never felt like I made you believe in me, like I needed you to believe in me.

Neil: No. No, you never did. You would just tell me these things and then I would root for you, but just my mindset, I had to see it to believe it. And you just always went out and did it.

Stacey: What's amazing though is I feel like on the really hard days, I've told the listeners before, but you always would tell me when I was having really hard days to remember that I had never been more successful than I am in this moment.

Neil: Yes. You never went backwards.

Stacey: Yeah. That was such a profound thought for me and I think about it all the time now is I've never been more successful than in this moment. And I believe that's true, even if you've been working on consults for six months and haven't signed a client, you still have so much more knowledge than you did six months ago. So you are still more successful and have more skills than you did six months ago.

That's always true. Such a great thought. Had you heard that thought somewhere before or was that just something you really believed about me or where did that come from?

Neil: No, it was just I believed it about you. I didn't hear it from anyone else. It's just what came to me.

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Stacey: I love it. Well, it was super helpful. And then so you've been with me through the bad days and the good days, and you've watched the empire grow. We moved in together. Tell me about - because then we started mixing finances a little. Not really. We have our money together now, but before - when did we put our money together? After we got engaged?

Neil: Yes.

Stacey: Okay. This is something I remember that you went through is you like to pay for everything. You'll think it's the guy thing to do, but I was making a lot more money than you and I wanted to do a lot of amazing things, and it made you feel really uncomfortable.

Neil: Yeah, I held on at the beginning for a long time. Because I paid for everything, because, like you said, I felt like it was the thing to do. And also then I realized life's okay if I don't pay for everything.

Stacey: It's pretty good, isn't it?

Neil: Yeah, we combined accounts and it was our money. And...

Stacey: Okay, so let's talk about that because I think this is really interesting. I think that a lot of my listeners are going to make a lot of money in their careers, and they're going to go through this where they start making more money than their spouse. Some people are totally gravy with that.

We actually have a joke in 200K that like, we're just creating househusbands all over the world. And I also have coached a lot of women who have gone through this where they're a stay-at-home mom and they don't feel like the money is theirs, and I felt like it was super important that you and I did that work together to work on the money being ours and you truly believing that.

Is there anything you want to tell them about that? About your journey through that? Was it hard? I mean, we worked on that a lot.

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Neil: We did. And well, working is all I knew as well. I had a job since I was 18 until when I was 36 and I like providing. And then you got to a point where you didn't need for me to provide or it was getting in the way. I worked in 40 hospitals a week. It was very taxing. And you brought me home and I've never looked back.

Stacey: You like being home now.

Neil: Yes. I could have pulled this trigger maybe a year earlier.

Stacey: I begged you.

Neil: You did beg me.

Stacey: To leave. I wanted you to leave so bad. You were not having it.

Neil: No.

Stacey: Your ego was holding strong. But you liked what you did and you liked the people.

Neil: I did, I did.

Stacey: Yeah, but you like being home now. What do you love about being home?

Neil: I love - we get to spend a lot of time together, hang out with our dogs.

Stacey: How do you think it is that we're able...

Neil: I set my own schedule.

Stacey: You do set your own schedule. Unless I tell you that I have errands for you to run. Sometimes I boss him around a little bit. I try not to. You like, are fine though. He loves doing errands because it gets him out of the house. I'm kind of clingy and he's a really big introvert, so I love to spend time with him and be around him and talk to him, and he - so he likes to do errands to escape a little bit.

Neil: Errands, yard work, things like that.

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Stacey: I always joke because in the beginning, he would get so mad at me because I would not respond. I wouldn't text him unless he texts me. And sometimes I wouldn't respond if he texts me, just because I think sometimes I read people's texts and then I have a coaching call or something else. I forget to respond. It's not intentional, but it would really piss you off.

Neil: Yes. I would send her things and she would just blow right past it and ask me a question, totally unrelated. And then there was one time - I just have to tell this. I was in the hospital and I saw her. Her chili was running hot. And I decided not to respond and she texted me back, "It's been 26 minutes since you read this."

Stacey: So I don't respond to you but you must respond to me right away.

Neil: Correct.

Stacey: Okay, perfect. I love it. So I joke now that in the beginning, I was very aloof and now I pulled the bait and switch because now that we're committed, I'm very clingy. And I talk to you all the time and I'll call you like, five times in a row before you're out of our neighborhood. You're like, I just talked to you.

Neil: Yes.

Stacey: So Neil likes to run errands, so he doesn't mind being a househusband. He likes to get out of the house and get away from me. But he loves me, right?

Neil: Yes, I do love you.

Stacey: Okay, so you like being a househusband. We worked on the money being ours. You still struggle with it a little bit though. Will you tell them about that?

Neil: Yeah, I do. It's not that it's all I knew but I always wanted to feel like the provider. I think a lot of men feel like that. And so it's been a slow process to try to overcome that.

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Stacey: You hoard money a little bit.

Neil: I do hoard money.

Stacey: How much money do you have in our safe right now?

Neil: I actually don't know, but thousands.

Stacey: And where do you get this money?

Neil: I hoard it.

Stacey: But how do you get it?

Neil: I count change.

Stacey: No, but okay, you count change. Where else do you get it?

Neil: My fiancé made a million dollars today and I roll quarters.

Stacey: But where else do you get it?

Neil: I like to gamble a little bit.

Stacey: Okay, so you gamble. You keep your winnings.

Neil: I keep my winnings.

Stacey: Where else do you get it? I think it's fascinating how - money from birthday cards...

Neil: Oh, birthday cards, Christmas.

Stacey: What else? Is there any other way? I feel like there's other ways that you always come up with money.

Neil: Chase rewards.

Stacey: Chase rewards. Like, this is ridiculous. So we have a lot of money in the bank, but you spend it but you feel like the money you hoard is really yours. Like, there's a difference. Because we were talking about it

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yesterday. I was like, you have to stop this hoarding because it's proving that you don't fully believe all of our money is ours.

Neil: Yes.

Stacey: Otherwise, why would you keep it like that?

Neil: That's true. That's true. But also, I feel the money that I hoard or gamble on is I don't have to ask permission in any way possible.

Stacey: I don't make you ask permission in the first place though.

Neil: True.

Stacey: I literally try to get this man to spend money. I was like, I need you to spend. I made - okay, recently, I told Neil for his birthday he had to spend \$5000 on himself for clothes. And then he wouldn't do it, so I went in...

Neil: I bought a nice Polo for \$65.

Stacey: So I went in and shopped on Neiman Marcus and spent \$5000 for you. You liked the clothes though.

Neil: I did. But that's also playing to your strengths. Buying expensive clothes isn't my strength online.

Stacey: It's definitely my strength. People always ask me where I get my clothes. They have no - tell them how long I spend looking for clothes. It's not a good use of time.

Neil: We have so many clothes shipping to this house I had a neighbor ask me about it the other day.

Stacey: No.

Neil: That is the truth.

Stacey: Oh my god. We have a lot of clothes shipped to our house. It's a little ridiculous. But I don't keep them all. I just try stuff on. There's no

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stores here that I like their clothes, so everything I buy I buy online at a million different places. I just like to - some people watch Netflix. I like to just search clothing sites at night. That's where I find all my stuff. So I bought you a lot of clothes. You loved them. We got you some custom suits from David August over the summer. You loved those.

Neil: That's something I have a passion for.

Stacey: Neil loves a good fitted suit. You were kind of meant for having money, don't you think? Oh, we have to tell the story. When you were young, when you were in high school, what did you used to tell people?

Neil: That I was going to be rich one day and drive a Dodge Viper.

Stacey: Because that was the car back then.

Neil: That was the car, yeah. They quit making it now. But that was always my dream.

Stacey: It was like, an \$80,000 car.

Neil: \$80,000 car back in the 90s.

Stacey: This is where I find it really fascinating. I'm like, law of attraction works. He just put himself in the energetic space of I will be rich one day and now he is. It's really interesting because in million dollar mentoring, one of the years that we were in it, Brooke was coaching one of the students in there that had married into some money, a lot of money.

She didn't feel like the money was hers and she's like, but your thoughts still created that money. It is your money. And that's one of the things that I always tell Neil whenever he is thinking that the money isn't his, I'm like, but your thoughts created this money as much as mine did because your thoughts made you the person that I connected with and that was super easy to be around and also, you take care of me day and night.

There's so many reasons that I feel like the money is just as much yours as mine. I literally couldn't function at the level I feel like that I do without you.

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You hold us all together. But really, even then, your thoughts were creating this reality for you, which I just this is super fascinating.

I always tell Neil that he's a super attractor. Anything he wants - what was another thing? Oh, the cherry blossoms in DC. He told me for years he wanted to see cherry blossoms in DC and he loves Duke basketball and we went to the final four last year. And they go - it changes every year, right? They go between New York...

Neil: Yeah, it's rotating. It was actually the elite eight.

Stacey: Oh. He made a face like I gave wrong information.

Neil: It's okay. It's alright.

Stacey: Wait no, it was the elite eight and then the final four.

Neil: It was the sweet 16 and the elite eight.

Stacey: Oh, okay.

Neil: It's okay though. It's alright. The cherry blossoms were still there.

Stacey: So the cherry blossoms - okay, they were...

Neil: It's like I manifest Duke being picked to that region, to that city, to host it, and the cherry blossoms, they bloom all on the same weekend.

Stacey: You guys, how does that happen? This is the stuff that I think is a little miraculous in the universe. You know what it is, because I don't have this experience is you want things from a place of just true desire and you don't feel upset if you don't have them yet. Whereas I want things, but I experience a lot of resistance the moment I want them to not having them yet. Do you think that's true?

Neil: Yes.

Stacey: How do you do that? How do you not feel the lack of not - like, it literally feels like it's just innate for you. You don't experience the lack of not having it.

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Neil: Yeah, I don't have an answer for that. It's just the way I think and it's all I know, and it turns out.

Stacey: I know. You're like another Lindsey Mango. So good. We always joke, our best friends, Lindsey Mango and Chris Goodman, we always joke that Chris is very much like me and Lindsey is very much like Neil, and Neil and Lindsey never have a bad day. They're so positive.

And Chris and I are the deep thinkers and we like, have long explanations for everything, we get in heated debates and try to unwind everything and understand the deep concepts. And you and Lindsey are just trying to have a good time.

Neil: Yes, that's true.

Stacey: But it balances out. I don't want...

Neil: It's a great balance.

Stacey: I like to be the thinker and I like to be the one that like, does all the talking.

Neil: You wouldn't want me to be a great thinker.

Stacey: Why not?

Neil: I think there would be battles back and forth. We fill each other. We fill the day in. We plug the holes perfectly with our two personalities.

Stacey: Yeah, I agree.

Neil: It works.

Stacey: Yeah, I agree. But yeah, you're a super attractor. You just want things from a place of just - it's like you believe they'll happen someday and you're fine with waiting. Would that be the best way to describe it?

Neil: Yes.

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Stacey: And I'm impatient as hell. Okay, so let's talk about - we talked about you owning the money. We're still working on that a little bit, but I do think you're doing better. He's feeling a little more liberal with owning the money. He's made some check payments to some political affiliations that I don't agree with, which is interesting. I have to go back to like, it's your money too.

Neil: It's my money too.

Stacey: And then sometimes I'll buy a \$2000 dress and to get back at me you'll invest \$2000 in our IRA.

Neil: Once again, the relationship works.

Stacey: Neil is very conservative. He thinks we should save all of our money. Oh, this is something we should talk about that a lot of them will, I know, experience a lot of stress in their relationship with is investing, when they have disagreements about investing. You and I have had a lot of disagreements about investing, right?

Neil: Yes.

Stacey: Do you remember when we were at Mitchell's fish market and I told you I was going to pay Mark Butler \$36,000 a year to do my books? What was your reaction?

Neil: I was not on board with that because you dictated to give him away more of our money.

Stacey: Oh yeah. So I was the one...

Neil: He didn't ask for it.

Stacey: No. The way it happened is we were at a million dollar mentoring meeting and Brooke and me and Jody and Katrina were all like, Mark, what are you doing? Your prices are too low, it doesn't make sense. And it's making us all look bad. We have to have an expensive bookkeeper. That's

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who you are, that's the value you bring. So I told him he had to raise his prices.

And then I had to pay those raised prices. I've done that a couple of times actually. I told someone I hired that they should be charging - I hired them for a two-day experience and then I was like, you are charging way too low, you should be charging \$20,000.

And then I hired her to coach my assistant and was like, oh, that one backfired when I got the \$20,000 invoice. And then I've also done that I think with my coach Bev. She's raised her prices a couple of times since I've been coaching with her. And there was another time where I hired two coaches at once and spent \$25,000 and you were like, what?

Neil: Yeah. I would not operate like that.

Stacey: How does it not turn into this angry disagreement to where we're angry with each other and holding grudges? Do you think that that is - from your perspective.

Neil: Well, we disagree on it but I'm not going to hold it against you.

Stacey: But why?

Neil: Because I do see your side of it. And I feel that it's both of our money now, so I still get to take some of it and invest it in the way I believe in. And then you're doing the rest with the way you believe in it and it works.

Stacey: You just don't have as big of a limit as I do.

Neil: Yeah. Your price tag is a little higher than mine.

Stacey: But you can only invest so much in your personal...

Neil: Well, in certain accounts, yes.

Stacey: Yeah. But I can...

Neil: Yours are unlimited.

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Stacey: And I use it. But we're doing very well with money. We're going to pay our house off this year. How do you feel about that? We're going to buy this beautiful 5000 square foot house. We got it two years ago.

Neil: That would make me very happy. Because I'd never had debt in my life until we got a house.

Stacey: That's something else. Like Neil and I have very different views about that. I don't get scared about debt at all. We don't have debt, other than our house. But we could pay that off tomorrow if we wanted to.

Neil: I never borrowed money from anyone either. I just always believe you don't spend more than you make. And I got to this point and then I met my fiancé and things got a little crazier.

Stacey: But what's fascinating is if you look at it, what has my willingness to invest...

Neil: My mindset in all this wouldn't have gotten me to where you're at. And I have to admit, that would hold me back, my mindset.

Stacey: Yeah. I'm just a lot more riskier than you.

Neil: You are.

Stacey: But I'm like, so risky that it's probably good I have you in my life. I was talking to Brooke about that with her and Chris. He's just like you where he's a lot more like, we've got to have this much money in savings and we've got to pay off the house and we've got to - he's just very conservative. And Brooke and I are huge risk takers. So it's good that we have you tying us down.

Neil: It balances out.

Stacey: To not spend all the money. But you know, I've been really working on that really hard this year. I went through a period where we had a lot of money in our account and I was telling myself some crazy stories that I wasn't being a good steward of it and I was being irresponsible and it's a lot

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of money and I should know how to handle it better and manage it better and I'm not managing it great.

And all of these thoughts, they really were thoughts. And I had to coach myself so hard. But then, from the coaching that I did on myself, I started having conversations with Mark that were very different. Like, the first year and a half I worked with him, or two years, I was like, tell me exactly what to do, I'll just blindly follow.

And then I started taking ownership over my money and when I started feeling from a sufficient place of like, I am actually very responsible with this money, I created this money, how could I be irresponsible with money when I created this money, and I started working on my thoughts around that and cleaning up the scarcity thoughts that I was having about - it was like the more money I started making, the more I felt like all of it should be in the account.

Even though you invest some of it, you pay taxes on some of it, you spend some of it, there's still quite a bit left in the account. But I was feeling like all of it should have been there. And just feeling this immense responsibility and like I was going to fuck it all up. That was my biggest fear.

And so I was working so hard on that and I decided I wanted to start managing it in a way that made sense to me, where Mark and I meet and we do the budgeting and so we talk about how much money we're going to spend. We think of literally every single thing we could possibly spend money on in a month and then we say how much we think we're going to make, and we kind of make sure like, do those numbers match? Do we need to make more? Do we actually not need to make any money to make that work?

We do that call. But now I have him to a reconciliation call with me where he - we were keeping all the money in one account and I was like, listen, I need to know - have separate accounts and I need to know what's the hard amount that is actually my money for taxes and actually my money for

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business spending and business savings and personal spending and personal savings.

And so I did this deep work on truly owning my money and my decisions around it and how I manage it, and now I feel completely different. We have so much money, especially after this launch. And it's just going to sit there. We're not going to do anything with it. We can pay our house off, but I don't even want to do that right away. I just want to sit on it and have it and experience it and be with it, which I think is really fun and not spend it.

Neil: Yes.

Stacey: Yes. Okay, so we talked about owning the money, you're working on that, it being yours. And how I used to have two spoons when we first started dating. You had no idea what coaching was and you were just going along with it. Then I started making money and you were like, okay, everything she says she does. And then I told you I was going to make a million dollars, and then I did. This year we're going to make four, five million. It's a little crazy.

Neil: It is. But it's a great crazy.

Stacey: It is a great crazy. Okay, is there anything else we haven't talked about? Oh, and then we talked about the investing and how you freak out a little bit. You were so mad at Mitchell's fish market. You were like - your face was a little red.

This is the other thing. So just to circle back, I will tell everyone, this is the other thing. You're investing money and your spouse is not excited about it, this is something that I've taught all of my clients and I think that it's so powerful is the willingness to let your partner have their emotion about it.

So I didn't tell Neil I'm investing almost \$40,000 in a CFO and then he like, you need to be happy about it and you shouldn't be upset and get angry at him and tell him he's not believing in me and yada, yada, yada. He was like, yes, be mad. You get to be mad all you want. It's not changing my decision. Do you have any thoughts about that?

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Neil: No.

Stacey: None at all?

Neil: No.

Stacey: Okay. I feel like you want to say something.

Neil: No, just not the way I would have done it but it worked out.

Stacey: I can read his face. I have to pull it out of him. Yeah, but I don't know that that's true now that you know what it produced for us.

Neil: Yeah, but no one I ever worked for said, "You're not making enough. Here's double your salary then."

Stacey: What if they would have though?

Neil: But they didn't.

Stacey: I'm just saying, what if they would have? What if Zimmer had been like, "You know what Neil, you should be making more money than you are. You're such an asset to this company, we're going to pay you double."

Neil: Well, I always got raises because I deserved it. I earned it.

Stacey: I know, but if they were like, we're going to pay you double, you would have taken it.

Neil: Of course I would have.

Stacey: And it probably would have been a better deal for the company because what would have been different...

Neil: I might still be there today.

Stacey: There you go. Bingo.

Neil: Everyone has a price.

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Stacey: Yeah. So they didn't invest in you, they didn't tell you that you were worth more than you were, and now you're gone. You left them.

Neil: Well, like I said earlier, I'm not looking back.

Stacey: So I let Neil be angry when I make the big investments. I let him be scared. I let him be frustrated. Now, you've also been with me in my scariest, frustrating moments. I remember when I invested the first \$30,000 in Facebook ads and lost all of it. And I was just hysterical, crying on our bed and telling you like, what if I ruined our financial life forever?

This was before we bought our house. We were in an apartment together and I was terrified. But you stepped up and you really consoled me and were like, it's going to be fine.

Neil: And everything did turn out...

Stacey: And you were probably scared.

Neil: I was scared. But then I went back to when you did your launches and you went from 100 to 200 to 400 and how it always grew.

Stacey: And you also didn't agree with all of the business decisions I've made.

Neil: I did not agree. I did not agree about 2K for 2K. That looks pretty bad right now. Well, maybe the jury's still out. No, I felt like you don't take money off the table. And when you're transitioning from one-on-one coaching to starting your own programs, I felt like you can do that but you keep half of your clients there so you always have the income come in. You transitioned 100%, like you took guaranteed money off the table into a program.

Stacey: Yeah. So what he's talking about is when I joined million-dollar mentoring, Brooke was like, stop taking one-on-one coaching clients, stop doing all of that. And I was making like, \$30,000 a client. She was like, stop doing that and we're just going to go in on this \$2000 program called 2K for 2K. Neil thought this Brooke lady was crazy.

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Neil: Brooke, I thought you gave bad advice.

Stacey: He's told her that.

Neil: I've told her that. And I was wrong.

Stacey: You were wrong. It was a pretty good decision.

Neil: Yes.

Stacey: But you have to make those decisions sometimes before you know that they're good decisions. And you have to do them scared sometimes. I was scared too. This is the other thing. I know that I have to hold the belief for both of us because when I'm not in my belief, you get scared much more easily, and I don't want you to feel scared. And I know that it's in my control, so I work really hard to hold the belief for both of us. It's working so far.

Neil: Yes. I'm the glue that keeps the house together and you make the cash.

Stacey: I make the cash. Okay, so I think we've covered everything. What do you think about when we make 20 million dollars? Let's say 10 million. I think we'll do 10 million next year. How's that? What are your thoughts about that?

Neil: I might get a Ferrari.

Stacey: Not at 10 million.

Neil: No, it's back to the thing. I know you're going to do it.

Stacey: I feel like that's a 50th birthday gift. 10 years from now. I just can't see spending, what, \$500,000 on a car seems like - I just don't feel that rich yet.

Neil: Okay.

Stacey: You'll get it eventually. We started watching this show called - what's it called?

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Neil: Millionaire Money?

Stacey: I don't know what it's called. It's a Lifetime thing on Hulu? It's about like, people, they have no money and they're marrying into someone who has a lot of money. It's just really interesting. I mean, of course, it's also really old - like a 60-year-old man with a 21-year old-girl, but it's really fascinating to see their reaction to money.

It's not always positive. Like, the 21-year-old girl, whatever her name is, is like, really struggling with being in his world. And I tell you that all the time. You do such a great job of being in my world. You're a little nervous now so we're going to just forgive you.

Neil: Yeah, this isn't what I'm used to. I'm the man behind the curtain.

Stacey: Yes, but in person, my clients love to hang out with you and get to talk to you. They think you're funny and...

Neil: I show up.

Stacey: You dress really well. You're pretty funny. You make me laugh a lot. Should you tell them the cat and the tuna story? Should we end it with that?

Neil: We can.

Stacey: Can you confidently deliver the cat and the tuna story?

Neil: Yeah, but we need to use it as a topic. What type of topic do you want to use?

Stacey: What do you mean? You just tell them the story and then we tell them the moral and then we'll tie it in to coaching.

Neil: Okay. Well, I have a story for you.

Stacey: Okay, just tell them.

Neil: I rescued this cat that I found on the side of the road. It was very frail, the bones were almost showing, the ribs. You can tell it hasn't eaten in a

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while, so I took the cat in. And I didn't have any cat food because I don't have cats. So I fed this cat tuna every day for a month straight and he got fat.

And I thought I can't feed him tuna forever, so I went and bought some cat food. Then he wouldn't eat it. So the moral of the story is that - well, the first thing is I made the story up.

Stacey: You don't have a cat.

Neil: I don't have a cat.

Stacey: He told me this story when we were dating, I was like, what the fuck?

Neil: Second thing is once you have something that's really great, it's hard to go back.

Stacey: That's the moral of the story. So once you start making money, you're going to want to keep making more money because you don't want to go back. I always say I'm not going to be poor again, I promise. We're going to keep making money.

But now actually, what's so funny is you stepped right into your story because our puppy is so spoiled that she won't eat her regular dog food because Neil makes her rice and chicken and green beans and puts it over her food. So now she'll just smell her regular food and walk off. She's like, I'm not eating that.

Neil: No. And then I give in. It's the one weakness I have, my puppy.

Stacey: Or meal toppers, so now if she doesn't get something good she's like, screw you. I'll starve. And then you feel bad that she starves so you keep feeding her. She's going to be fat.

Neil: I get weak.

Stacey: Oh my gosh. Alright, so the moral of that story is make money and then keep making money because you can't go back. So silly. Alright, I

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hope you guys enjoyed this silly conversation with my fiancé, Neil Boehman. And our million-dollar day that feels no different than yesterday. Actually, I feel like today felt a little poor.

Neil: It did feel a little poor.

Stacey: Than ever before. That was just our choices though. Our decisions for the day. There's not a lot you can do with quarantine.

Neil: Yeah.

Stacey: We don't - we're not the champagne popping people. We're not going to pop champagne for it. We're going to probably watch Ozark and go to bed. It's a horrible way to make a million dollars.

Neil: We're okay with it.

Stacey: Maybe it's the best. I think it might be the best. This is just who we are. We're a little bit boring. I entertain all day in my business. We're a little boring in our life. Alright, let's sign off. Neil's done, I can tell. Love you.

Neil: Bye.

Stacey: You're so stupid.

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Hey, if you are ready to make money as a life coach, I want to invite you to join my 2K for 2K program, where you're going to make your first \$2000, the hardest part, and then \$200,000 using my proven formula. It's risk-free. You either make your 2K or I give you your 2K back. Just head over to www.staceyboehman.com/2kfor2k. We'll see you inside.