

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil



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.

Hey, coaches, welcome to today's episode. I'm so excited. I have one of my good friends, colleagues, mastermind sisters who is here today who has written a book, *Take Back Your Brain: How a Sexist Society Gets in Your Head and How to Get Out*. And she's here to talk all about money, business, work, everything that we really struggle with, all of the thoughts that are imposed on us that we struggle with as women making money, investing money. We're going to have a really, really exciting conversation that I know is going to be so valuable to so many of you.

So I'm so excited, welcome to the podcast, Kara Loewentheil, how are you?

Kara: I'm well. Thanks for having me.

Stacey: I've been really looking forward to this conversation. I mean any time we talk about all of the things that you teach, I'm just so inspired. I want to just start off and dive in right away because something you said recently on a webinar blew my mind. And I think it's a great topic to start with and I'm going to probably get this wrong but you were talking about our thoughts about money and our empowerment around money. And you said there are still women living now that had to get permission from their spouses to have credit cards.

I was like, "What?" That's so crazy to me and I haven't been able to stop thinking of it. There are women right now living in the world who have a very different experience than even I had. So it makes sense that there are so many just generational patterns of thinking with women and money that are just still alive and well today in society.

Kara: Yeah. I mean I think Americans are sort of infamous for being like, "What's the past, who knows anything about that?" We look towards the

[Make Money as a Life Coach](#)®, a podcast with Stacey Boehman

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

future and that can have benefits and sort of that American dream of you're not defined by your family or your history or where you came from. You can make your own life and that's a beautiful thing. You and I have both done that. But the flipside of that is that we can have some kind of blindness about shit that happened not that long ago, just a few years before we were conscious, that's still impacting us and also much longer ago.

So yeah, it was not until 1974 in this country that you had a legal right as a woman to open a credit card without a man having to sign to guarantee it. Didn't have to be your husband, could be your father or brother or whatever. But that literally, man until 1974, yeah, some states you could but it was not a federal law that you had to be allowed to open a credit card without a man to sign. And I actually found out a new one today I was reading because it's International Women's History Month.

And I was reading something about economic rights in women and I'd have to look up the exact details. But it was something like it wasn't until sometime in the 80s that it was illegal to discriminate against women in getting business loans, or that women could get business loans without having a man on their business loan. So that took even longer than consumer credit cards. So the women running businesses now, I mean my mother was of the age to get a credit card in 1974, who lived through that.

And even for those of us who, I was born in 81, okay that wasn't the law when I was born but everybody who was running institutions had been alive when that was around. And everybody who was writing the movies that I watched as a kid had been brought up in that world. So that's just one perfect example of how this stuff gets enshrined in law. But then even when the laws change, the society doesn't change as fast. It's like turning an oil tanker, it takes a long time to get all of the influence of that out of society.

Stacey: Do you think that that's why, because I know I've experienced this but I also just coach a lot of people on experiencing this is that feeling of

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

when you make a big financial decision, that you need to check with someone first.

Kara: Yeah, I mean I coach and teach all the time on women second guessing themselves. And that is something that extends beyond money. I think we've seen a lot in money and business decisions. But even just coaching in business, you see it around hiring decisions or program decisions or what to name this or what to price that or what strategy to use or everything. If you look historically at our kind of society for thousands of years women were considered to be mentally inferior to men. This wasn't a subtle thing.

This was just very explicitly taught in schools which only men attended anyway, so they were even teaching each other about how women were inferior. Women couldn't vote. Women couldn't own a business or control their own money. If a woman was married and she made money it automatically belonged to her husband. Women didn't have full legal rights to enter into contracts. Many women weren't taught to read or sent to school. So we have thousands of years of being told that women are mentally inferior and need men and other people to guide them and protect them from themselves.

And then we have a 100 years of being, "You're probably smart enough." It's a huge amount of socialization that goes into this.

Stacey: They're probably smart enough maybe.

Kara: Well, you still can't have a credit card but you can vote at least. So of course we doubt ourselves because the message that we have gotten for so long is that women are irrational, they're emotional, their hormonal cycles make them unreliable. When I was growing up, people were still telling jokes about women on their period being crazy and you can't have a woman president because what if she has PMS and she hits the nuclear button.

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

So when that's all around you, how are you not going to doubt yourself and second guess yourself and doubt your own decision? So we try to crowdsource it but of course we never really feel confident. It doesn't really help, you ask 10 people for their opinion and you still can't decide. Which is why thought work, like you teach, like I teach, is so crucial because you have to change that way of thinking for yourself. You can never crowdsource your way to being confident in a decision.

Stacey: Yeah. And I think it's so interesting too, I wonder how much this plays into it as well is when we do make a mistake. It's so interesting, if a man makes a mistake in business or loses money in business or whatever it is, that's just how it is. If you hear, "Warren Buffett got to be so rich because he's made so many mistakes."

Kara: The first three companies failed and the fourth one succeeded.

Stacey: Right. But then for women, I mean I've experienced this. Again, I know so many of the women I'm friends with or that I talk to, experience this where that failure feels very different for us for some reason.

Kara: Yeah. And I think that's totally right and operates on two levels. I mean internally women are taught and socialized to take responsibility for anything bad that ever happens. So you see this in sexual assault trials of, well, what were you wearing and did you lead him on and how is it your fault somehow? And this happens in every area of our lives. What I always say to my clients is, "It's interesting that you don't think you're responsible for any of the good things that have happened to you, just only all the bad ones."

You're so powerful that you're responsible for every mistake ever made and any negative experience anyone you know has. But you had nothing to do with any of your successes, those are always somebody else was nice to me, I just worked hard, I was lucky. So this is all deep patterns, how women are taught to think. So it's internal. And then of course there are

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

also external, the society reflects that back. So I think a male entrepreneur, what we teach in the coaching industry, it is amazing that with a relatively little capital startup you can create your own business.

But if you are a man going to venture, entrepreneurs, men get venture funding, three, four times, even if their previous companies didn't work. But I don't think that women get that same kind of leeway because the social narrative is still that women aren't good at finance, women aren't good at math and finance is math and money is math. Money is a man's thing. The number of married women whose husbands make the financial decisions in the relationship. It's really deep socialization.

Just think about all the movies you saw growing up, who was working at the bank? Who was the rich person in the movie? I was just talking about this on another podcast about money and we were trying to brainstorm rich women in children's movies when we were growing up. And all we could come up with was Cruella Deville. She's single and she skins dogs, that's what a rich woman who's single is. And the rich man who's single is that man. So this is what we're dealing with. This is what we've externalized.

Stacey: That's so good. Yeah, that's so interesting. And I 100% agree, I was even thinking about before we got on this episode, something that I've noticed a lot. My husband, I run the business, he runs the household, although he's taking a lot bigger role in my business which I'm so grateful for. But our interactions that we have with other people in the world is always so fascinating. My husband, everyone loves him, most likable person. He has very strong boundaries. He's super tough.

He will give people very strong opinions, feedback, he'll tell them no. And they still love him. And I was thinking about men who have firm boundaries, men who make tough decisions, they are considered respectable or a good negotiator.

Kara: Or a leader, yeah.

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

Stacey: Or a leader, yeah, really likable, firm in their values. And then it could be the same exact people. It could be interacting with a bank or someone in real estate or our HOA. I mean I sent one email response and the whole neighborhood hated me. But if he had sent the same one, it would have been, but I became this mean person or I've seen this even when I've had to make tough decisions in my business or decisions people didn't agree with. It immediately goes to, unethical, has bad morals or out of integrity or soulless, doesn't care about other people.

I can't tell you the amount of times I've made business decisions where the response has been from women too, which I think we should talk about too and very problematic. But the answer is always, "You don't care about people."

Kara: Right. And you just don't feel like anybody's saying that to Tony Robbins when he makes a business decision.

Stacey: No. No one is saying that to him and I know that because no one's saying that to my husband whenever he's firm. It's an eye roll if I say something and yes, yes. I just make my husband when I get tired and I'm like, "Listen, you deal with it."

Kara: Oh my God, yes, my husband is also the house husband and I make him deal with all that stuff. And everyone we know, every woman in our mastermind who owns a seven figure business has had, everybody out in the world assume that it's their husband who makes the money. Give him the bill at dinner. Call him and be like, "Mr. and Mrs. Loewentheil, what do you do for business?" And he's like, "She's the bank, I don't do anything." But that assumption is out there.

And I think that this is a lot of the money mindset stuff for women I think comes down to the belief that if you want money or care about money or prioritize making money, that means that you're greedy, you're a bad person, you're selfish. And these are just not the sort of concepts that I

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

think we weaponize against men in the same way. I think we don't really also see the context of that. One of the things I really loved about writing the book, *Take Back Your Brain* is that I was able to really bring together all the social historical context we need to understand why our brains are this way.

And then also the cognitive strategies, but I really think the context is essential because what it does is it helps your brain see some of these thoughts as not mine. This came from somewhere, it was taught to me. Because if you don't know where a thought came from then your alternative explanation is, I guess I'm thinking it because it's true. Why else would my brain be telling me this? Obviously with thought work we do a lot to educate people how, well, no, your brain comes up with a lot of dumb thoughts for a lot of dumb reasons.

But especially when you're newer to it, it can be really powerfully persuasive to be able to look at it and be like, "This is a thought that I was taught. It's not in my brain because it's true. It's not something my brain figured out about the world." So I think about the messages about money for instance and because we live in a sort of default Christian nation, meaning that Christianity is the dominant religion. We have, for instance, Christmas is a federal holiday. There's a lot of Christianity built in because America was essentially started by colonial settlers who were very Christian and very puritan.

So this whole idea that money is bad or wanting money is bad, if you look back further in time and you look at where that message is coming from, it's coming from the Christian church. And who's saying it to who? It's a bunch of cardinals and popes who are living extremely luxurious lifestyles in castles and palaces telling all the poor illiterate people who are starving that they should not want money, that makes them a bad person. You don't want that, that's not for you. Suffering is virtuous. God loves those who don't have enough, not us, I mean we should have enough as the pope and the cardinals and everything.

[Make Money as a Life Coach](#)®, a podcast with Stacey Boehman

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

But you guys, you poor peasants should not have much. So when you start to broaden your view frame and see that social and historical context, it starts to help, I think, your brain see this is just one kind of ideology, meaning it's just one belief system that one culture in society has. And as usual even now, the male billionaires are not worried about this. Think about who benefits really from the message that wanting money is immoral or caring about making money makes you a bad person or means you don't care about anyone else.

The billionaires have such a disproportionate amount of wealth and then the rest of us are policing each other for relatively small amounts of money. While Jeff Bezos is making \$1 billion a month because what happens is women and other marginalized people opt out. It's not just us. There's structural factors like we were just talking about. If it's legal to deny women business loans then you're going to have a hard time getting a business loan. It's not all in your head.

Thought work from me is a very revolutionary practice because it's how we deal with a system that might be unfair, that might be biased in certain ways. How do we manage to believe in ourselves and believe in our capacity to change and to create wealth, to create legacy, to make money if that's what we want to do or whatever else you want to do? Publish the great American novel, it's not about the thing but it's about our capacity to be like, "Okay, the world isn't equal and fair. I am going to get more shit as a woman business owner especially if I talk about money."

People are going to be sending me hate DMs that they're not sending Tony Robbins. And how can I manage my mind to show up anyway if that's what I want to do.

Stacey: Well. And I also think the bigger question because I coach mostly women, not all women but mostly women, I feel the bigger question too is, how do we create more rising together, lifting each other up, banding together instead of tearing each other down? Because I've been just in my

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

journey and all the coaches who I've also coached where they've gotten this type of hate. A woman in business, you're soulless, don't care about other people, only in it for the money, all of that stuff.

How do we decide to either not subscribe or to just not take part in it, to really start tearing it down. We can wait for other people to do that, but I've just been so surprised at how often it's been from other women. And what you said I think is really interesting where if you don't realize it's a thought process that's been passed down then you will just think that you were offered that thought because it was true. Something I've been ruminating on as I've gone through bouts of bad publicity.

And something that I've ruminated on a lot is, why has no one ever reached out and just asked me, "Hey, I heard this. Does your company have a response? Hey, is this true? What do you have to say about this?" Or any sort of, I'm a client of yours and I'm having a thought, can I get on a conversation with you and talk to you about it? This terrible thing that was said, it's automatically true, it has to be. The only option is that you're unethical, out of integrity, soulless, don't care about other people, obsessed with money and you're inherently bad.

And I've just thought so much about the patriarchy exists, we want to fight against it, we want to fight against these thoughts. And I think so much of your work centers around this is we have to change ourselves first. And also we have to change how we interact with each other I think first. So I'm curious what your thoughts are and I have a follow-up question too but I'm curious what your thoughts are about that. What are some things tangibly that we could do, women, if they're in the workplace and they're like, "My colleagues held a very strong opinion about something that I didn't like?"

Any sort of that discourse that's kind of women on women hate, how do we start paring that down?

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

Kara: Here's what I want to say about that, I do think a response, even though I'm not sure I use the same words. I think that women are socialized to believe that everyone else in the world is entitled to our time, our energy, our attention, our money. I just was coaching someone on a call about her belief about friendship. It basically boiled down to, to be a good friend I have to be willing to do literally whatever my friend wants, including give her things I own if she wants them. And if I don't do that then I'm consumed with guilt and shame.

And that is the direct socialization. This is why women have so much trouble resting, taking time to themselves. Especially if they become mothers because there's socialization around motherhood and being completely selfless and just giving everything to your child is so strong. So I think we have to start there because when you see members really of any marginalized group I think, participating and enforcing the dominant value system against each other or themselves. It's because it's internalized, so it's become part of the way we think.

We don't even see it as that's the dominant paradigm, who is that serving? Where did this come from? It's all in us. And I think that there can be a lot of unconscious resentment when you have played by those rules and it looks to you like someone else isn't. I know, I was a lawyer before I did this. And so law was a field where there were not a lot of women for a long time. And then they started to explore and let women in. In the 60s, 70s, even 80s, if you were trying to partner as a woman lawyer in a big corporate law firm. There was no fucking maternity leave.

There was no women's group. It was you and 49 guys, mostly older white men. A lot of people chose to just not have a family or they had one kid that they never really got to see. They chose to not take leave or they didn't have leave. They just had to sort of play by the rules of the organization the way it was and put up with being sexually harassed because there wasn't legal protection from sexual harassment till the 60s.

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

I think we didn't get to that one earlier but it used to be that getting sexually harassed by your boss before 1966 was not illegal. So they had to put up with all this stuff. And then as more women...

Stacey: It's so crazy to me.

Kara: It's so insane but that was the case. If your boss smacked you on the ass, well, that's just part of working in an office. The men aren't smacking each other on the ass if that's such a part of working in the office but okay. So the point being, women who are coming up for these fields put up with a lot of shit. They didn't have another option. They had to really do it in this very tough of well, I'm getting sexually harassed and I don't have maternity leave. And people are saying shit to me about how women shouldn't be here, whatever.

And then as more women started entering the profession then there was more of, not majority but enough people and the culture started changing, women started expecting more out of those professions. Well, no, I think there should be maternity leave. And no, it shouldn't be okay to sexually harass us. And sometimes you saw the older women partners being really supportive of that. And sometimes you saw them kind of being like, "Toughen up. I got through this. Just deal with it, your generation's so fragile."

And I think that that comes from unconscious sort of resentment of I suffered through this, I took it. And how dare you break that rule or speak up about that or does that mean you're better than I am, that you deserve better than I had? It's all unconscious but I just think that there's a kind of common phenomenon where if we feel like we have been following some set of social rules that has been a burden to us. It can be triggering unconsciously to see someone else not follow them.

Stacey: Yeah. The three day work week I think has been the most triggering thing just in general, not with necessarily clients but just in

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

general. If people hear that I work three days a week there's a lot of thought around that. Then you're not taking care of people. Or even I've had employees that are like, "Well, that's not how it works." Or I don't know, there's just a lot of thoughts around that. And I think that that's really interesting to just consider what are the things.

Versus, I see this new way that it could be, I see this new thing that doesn't have to be this hard and do I want to move towards that instead of just, well, we're all supposed to follow that rule. Do we want to figure out how is that working and move faster and faster towards it? Because there's so many companies that do four day work weeks and three day work weeks.

Kara: I've been talking about this in the context of politics and I won't get too political on this podcast. But if your self-worth is based on a certain set of values, a system of values, even if it has been detrimental to you in some way. So let's say you're a woman who lives in a community where the thing that's most valued about you is your fertility and being able to have a lot of kids. You're in some kind of very traditionalist religious conservative community where it's no birth control. Your job is to pop out a lot of babies, which exists.

Stacey: Thank God I don't live in that environment.

Kara: [Crosstalk] also, although Jews are not as much in that direction. But just as a start example, you have been raised your whole life, this is your value as a woman, to have children. You've had a lot of babies, it's been a big cost on you. Your body's gone through that. And then someone comes along and the life that they want to live seems like a rejection of those values. They think that, well, wouldn't it be better for everybody if we could decide how many kids we want to have and we didn't have to have 10 kids if we didn't want to?

To them it's, well, no, I'm offering you some freedom. I'm offering you an improvement. I'm offering you more rights, don't you want to get to decide

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

that? But if your whole self-esteem has been built on, I did this thing, this is what I was supposed to do and I did it, it can seem really threatening. You're kind of trying to take away. You're saying what I did wasn't so valuable and it didn't have to be done. So I think it explains some of the conflict we see that doesn't make sense to us where people vote against their own interest.

Or they ally with a set of values or way of being that is actually not good for them. Wouldn't we all like to work three days a week if we could make a society where that happens? But if you're basing your self-esteem on grinding and working so hard and believing that it's not really possible to do that or to do any less then you're going to have unconscious resistance to the prospect of a different way.

Stacey: Interesting. But even just what is the paradigm that I'm living in and what are the things that I think, The Life Coach School calls it the manual. But what are the things that I think we've all mutually agreed upon is supposed to happen?

Kara: What's this social contract that I think somebody's been breaking somehow.

Stacey: Or relationship contract that's always breaking.

Kara: Yeah, any contract.

Stacey: You said something about a friend who has to do everything her friend wants to do. I have had so many situations like that too where I have really firm boundaries around my time, not because I'm super busy but because I don't like to be busy. I am that person that doesn't want to have any plans on the weekend. And there's an expectation to sort of be available for all the other things, for all the other people.

I've been talking to my mom a lot about this because she has a really hard time saying no and so she says yes to everything. But then she feels so

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

resentful but she doesn't feel like she has even an option. So it's saying those things, deciding if you have an option, maybe trying that option on.

Kara: All of that requires really deep work on where is your self-worth coming from? Because women are socialized to believe, the metaphor I use is the stock market. Women think that their self-worth is going up and down based on what did they get done? And is everybody happy with them? And did their kid have a tantrum? And is their partner happy? And how do they look that day and are they more or less wrinkled than the day before? And there's this constant evaluation of whether you're good enough and living up to all these social standards.

That's why you can walk out of the house feeling good and then your great aunt makes one comment and you feel shit about yourself. So many women just experience, I think, emotionally being all over the place because we're constantly geolocating our worth based on everything happening around us and what everybody else thinks.

So in order to be able to say no or have a boundary or whatever else without being consumed with guilt and shame, you have to be doing this work on distinguishing between who society told me I have to be and what are my thoughts about myself and who I want to be.

So in the first chapter, maybe it's in the introduction to the book, one of the first exercises I have you go through when you read the book and go through the book is, what are the different identities you hold? And what are all the messages you got about those people? Because a lot of coaching is just sort of, okay, what are your thoughts now that are at the top of your mind?

But actually you have all of this programming on a really deep level based on your gender, your race, your religion, your ethnicity, your body size, where you lived, your level of education, how much money you have. People learned all sorts of things about what are rich people like and what

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

are poor people like? What are artists like and what are business people like? What are women and men or any gender like? What are Black people like? What are white people like? All of that gets sucked into your brain and then it's all influencing who you are?

And it's so unconscious and it's driving so much of your behavior. So systematically going through, and so for me it's what I did I learn about being a woman? What did I learn that Jewish people are like or not like? What did I learn within my community about that and then what did society tell me about that? I've been in a larger body probably since puberty, what did I learn about fat people? What did I hear?

Spoiler alert is you're going to notice all the thoughts society taught you about people like that, turned out to really line up with all your thoughts about yourself, but it helps you really see where those came from.

Stacey: It's so good, it's so interesting. Something else that I think and I'm curious your thoughts about, it's not just for me, there's the layer of finding the self-worth of what are you attaching that to? And then also though I think what I've experienced more of is safety. I've had to really find safety in people not agreeing with me and people having really terrible things to say about me. And I've done a lot of work on that. It's also just that fear of the pack mentality and the fear of being ostracized from your social circle and from safety.

But there has been a lot of that, in order to live my truth and my life, other people are going to naturally disagree with it, because not everybody's ever going to agree with you and finding the safety in that, finding safety.

Kara: I think that's gender socialization too. I mean there is the evolutionary biology part of we evolved in small tribes and we need to cooperate. But if you think about the social history of women, when I teach a webinar on this I often share this picture of what was called a scold's bridle. It was a leather muzzle that was put on women who were talking back too much. And we

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

don't have any awareness of this but if you think about thousands of years of women, this is why I'm always teaching, people pleasing for instance. It feels like life and death for a lot of women.

Stacey: No, I've experienced that, 100%.

Kara: It was but without understanding that social conditioning piece and that historical piece, you feel like you're going crazy, or if somebody tells you it's all evolutionary biology but it's not. It's thousands of years of okay, well, if you can't have a job, you can't have your own money, you have no right to say no to sex. You can't make it on your own. You're literally physically dependent for survival on the people in your life but especially the men in your life approving of you.

I mean *The Scarlet Letter* is a famous American novel about what happens if you are shunned by a community for being suspected of sexual impropriety. It feels like that because for thousands of years women have been telling their daughters, "Listen, it's dangerous, don't draw attention to yourself, don't put your head up, don't make people upset, especially don't make men upset, especially don't make people in authority upset, especially don't make anyone upset who has any influence on your livelihood."

It was physically dangerous and it's only recently, and obviously some women are still in physically dangerous situations. But it's only recently that even the most privileged of us have had any legal rights or economic rights. So I think that safety, it absolutely can be childhood, it absolutely has an evolutionary biology context to it. But I don't think it's a surprise that on balance, people socialized as women struggle more with people pleasing. And if you're another marginalized identity it can be even more intense.

If you grow up Black in America, you're probably going to be taught that making white people mad can be dangerous. And that has been true and continues to be true. So there's going to be really deep fear, sometimes it's

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

even merited, coaching can still help us learn. Often I'm saying, "We're learning how to tell the difference." It's not people pleasing if you're in an alley with a threatening dude and you do whatever you've got to do to get out of there safely. That's not people pleasing.

The difference is teaching your brain when are you really at risk and when is it an email, even a hard client call making less money than you thought you were going, how do we teach your brain the difference?

Stacey: Yeah. Or even for me I've had to make peace with some inherent risk of honoring boundaries.

Kara: Well, being an entrepreneur, I mean that's an inherently risky endeavor and why things come up with money so much is learning how to discern between this feels unsafe because actually my physical safety is at risk in this moment.

Stacey: Or financial safety or social safety, any of those.

Kara: Yeah. But even your financial safety, it's rare that in one moment you're going to go from safe in your house with a bank account to living on the street. Usually there's multiple things that happen in there. As an entrepreneur there is always risks. So helping women change their thinking to sort of expand their risk tolerance to me are the core of helping women make money. And it involves all of these things. It involves that safety and socialization. It involves the socialization around money.

It involves the socialization around decision making and sort of blaming yourself for everything. It involves the socialization around understanding finances and business and believing you can. All those threads come together.

Stacey: You and I will be having personal conversations I'm sure this year as this is my year to develop safety and having boundaries and choosing me above other people. I've spent a lot of time I've noticed in the last few

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Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

years trying to control the safety by just doing what people want and kind of in this craze response to it. And my husband is actually, plus it's hard, he's good people. He has talked to me a lot about there's the things that we imagine will be worst case scenarios and he's like, "Let's go, let's be willing to brace for that."

But you can't live your very public life people pleasing to try to create safety. And it's been really challenging and I've been really open with my clients about it because I know that it's so challenging for them too. It really does feel to me like my body wants to tell me I'm about to die. If you don't do what this person says to make them happy, they're going to die.

Kara: Think about who survives, human evolutionary biology pressures, but we have to combine it with socialization. What women survived? Probably the ones who are hypervigilant to threats to their safety more so than men needed to be because men don't have to worry about maybe other men and wild animals. There's a great tweet once I saw that women are the only species who have to date their only natural predator. And obviously, I am straight and engaged to a wonderful man and he's the people pleaser in our relationship. So nothing is cut and dry.

But I think the thinking about so much of what happens with women, of course, as you and I know, is because we're socialized to blame ourselves for everything. You can't even get to the work you need to do because you're so busy beating yourself up for even having the thoughts and feelings or needing to do the work or, there's something wrong with you. You should be over this, it shouldn't be such a big deal. There's so much drama before you can even get to the actual thing you need to work on.

So understanding that in context of, well, yeah, of course, I'm descended from 20 generations of women who had to fear for their physical safety if they ever spoke up about anything. So it makes sense that this feels so intense. And now, by offering myself some grace and self-compassion in that, now I can get to work on it. And I get women coming to me a lot who

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

are sort of like, “My family was fine. I didn’t have a lot of family trauma. So I don’t know what’s wrong with me that I feel this way.”

And that’s why to me, I feel talk therapy and a lot of conventional therapy is very family of origin oriented and then coaching is very cognitive and evolutionary psychology oriented. All that stuff is part of the mix. And all of this socialization context is a really important part of the mix that until I started doing this work and coaching specifically felt like it wasn’t part of the conversation. So for me, that’s what I love about the book is it is your one stop shop for all of this. My podcast has 350 episodes, it’s a lot to try to get through and organize mentally for yourself if you’re just starting at the beginning.

Whereas when you buy the book, you can go through this whole thing. And by the end, you’re going to really understand even before you change anything, you’re going to have a much better understanding of, yeah, I do have that pattern. That’s why. Okay, now I can start to work on it. I mean, the book teaches you how to work on it also. But I’m [crosstalk] if somebody reads it and at least stops beating themselves up for just having the thoughts they have.

Stacey: Yeah, I mean, just being on your webinar and hearing that fact that there are women alive who had to get permission to get credit cards or couldn’t get credit cards on their own. I heard that and I just felt that so deeply and I didn’t even need the how. It was, this makes so much sense why I beat myself up if I have any kind of investment fail.

Kara: Yeah. All of that was based on the idea that you’re obviously not capable of having a credit card by yourself.

Stacey: Or stewarding big amounts of money, you are making big investments and sure, it’s because you’re uneducated, that’s the reason it failed or whatever. And I’m making peace with the fact that the more money we make, the bigger investments, the bigger mistakes we’re going to make

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

with it because it's just relative. I made mistakes before when I didn't have money.

Kara: Right. It's just it was a \$10 mistake and now it's a \$10,000 or \$100,000 mistake.

Stacey: It's painful \$100,000 mistakes.

Kara: But when Elon Musk makes a mistake, it's a \$40 billion mistake, bought Twitter for too much.

Stacey: Yeah, and no one's saying, "You don't deserve to be in business or you won't."

Kara: Nobody's like, "We should have a woman co-sign your credit cards and business loans, you're really not. You shouldn't be doing this yourself."

Stacey: Yeah, so good. I am curious if your book talks about this, or if you have some suggestions, because I was thinking about this the other day for myself. So obviously, I'm being kind of selfish on this podcast. I was just telling my husband. I feel so worn down by my character or my goodness being challenged in a work environment when I'm making very strategic thought out decisions for my business that I know are right, that make me happy, that I think my clients will benefit.

Well, I was actually telling him, so I've been in a couple of negotiations recently. And I was telling him every time someone, you can tell they've run out of steam in their negotiation or in their argument and each argument is answered, then it's okay, so what insult can I now give you? And it's always the goodness one. It's always the morals and character. And I was just telling him I feel exhausted by that.

And I know that there's a piece of it of just seeing that this is just what is happening. But how do we take care of ourselves more when this is happening? I feel tired sometimes from it.

[Make Money as a Life Coach](#)®, a podcast with Stacey Boehman

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

Kara: Yeah. Number one, for me, just recognizing something is gendered is helpful. I just don't think that if a man fired you, you'd be like, "Well, I don't think you're a good person." That is just not a thing that I feel people say to men that much. That helps me be a little bit like, I'm the circumstance. And their response is being driven not by me and who I am, but by their own sexist programming. They think a woman should care more about people's feelings than about whether her business is healthy.

Stacey: I had to just breathe deep when you said that. That was so good.

Kara: Right. Because if a man makes hard business decisions, when a male CEO does that, if people are upset about it, that's seen as strong leadership. But a woman is supposed to care more about what everyone else feels. It's not even about just what's good for you. I mean, I just don't think we have to put it in the you versus them framework. You're a CEO making business decisions.

But what the world has taught everyone is that women should care more about everyone else's feelings than anything else, not just their own feelings, but also their priorities, their goals, what job they're supposed to be doing. So that's number one.

Stacey: Just recognizing that it's gendered. Yeah, that's so good. I've talked about this a million times on the podcast, but I read Howard Schultz's book. He's the owner of Starbucks, the CEO of Starbucks. The book, *Onward*, the whole thing was about Starbucks' stock tanking and him taking back over as CEO. And just making really hard decision after really hard decision. There was a lot of criticism. There was criticism from investors and from all kinds of people, customers.

But as I'm reading it, I even caught my brain being, he's such a good leader. He's so smart. He's so this and that. There was never one time where I was like, "He's a bad person. He doesn't care about other people, he's hurting other people's feelings."

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

Kara: Right. My message is not that any criticism of a woman is gender bias. There are legit criticisms of Howard Schultz. There's legit criticisms of me. There's maybe legit criticisms of you.

Stacey: Oh, for sure. There's definitely, yeah.

Kara: The idea is not that if you're a woman, any critique, anyone has is gender. The point is what's the nature of the critique. And when the critique is always about, well, your first priority should be proving to people that you're a good person, caring about other people's feelings more, doing things for free or at less cost. Those are all gendered critiques to me because they all depend on and stem from the beliefs we have about women, which is that their labor doesn't have value and should be given away to everyone else. Women shouldn't commodify or get paid for helping other people.

Stacey: That's a big one in the industry, yes.

Kara: So you see that everywhere. We use women to sell sex for everything, but sex work, oh my God, no, you shouldn't be able to make money off of it. But we're going to use naked models to sell Budweiser. We could go on and on, there's a whole other episode. It's looking at as the critique gendered. And then what I always recommend to my clients, the one I was coaching about friendship, I had her do this. If you are noticing that you are triggered by kind of critiques on x basis, are you a good CEO? Are you a good friend? Are you a good whatever?

You're operating from, what did society tell you was being a good one of those? And have you sat down and written out your principles for what it means to be a good x? What is being a good friend? What is being a good CEO?

Stacey: That's so good, yeah.

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

Kara: You have to define it for yourself because women are socialized with society's definition, which is always, honestly, society's definition is just whatever you're doing it's wrong. It doesn't matter, I've never met a woman who felt like she was doing it right. They could be doing two opposite things. They could coach people one after the other where they have completely opposite lives. They're both telling each other they should be doing what the other person is.

They both feel like they're doing it wrong. But that's going to happen if there's a vacuum because you haven't defined for yourself. So if you were my client, I would be like, "Stacey, before our next call, I want you to write down what is a good [crosstalk] to you?" And that way you have a grounding in it.

So when somebody has a critique, women are so worried that if they ever think anything nice about themselves, or if they ever reject any critique, they will immediately turn into narcissistic sociopaths who leave destruction in their wake. But when you have a set of principles, now you actually have a filter for whether or not a critique matters to you, seems relevant. If you know being a good CEO to me is these five values or these five attributes.

Now, if someone brings you a critique that relates to one of those, then you can look at it and be like, "Let me think about that. That is a value or a characteristic I care about. Let me see if this does seem true or relevant."

Stacey: [Crosstalk] you see you do that a lot too. I will just acknowledge you for that. In our mastermind, it's framed a little different but I am picking up that you'll be like, "This is one of our values. And this is why I want to examine this." And yeah, I love that.

Kara: Yeah. And it helps you, you've seen in our mastermind, people with bigger businesses than me will give me advice and I'll be like, "I hear that. And that conflicts with one of the values that I have in my business. So I'm not going to do it that way." And that's fine. And I don't second guess or

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

question that. And for me, I'm like, "Maybe I do make less money because of that. I'm okay with that." So that just gives you a real grounding. And that works for anything, like being a good mother.

I mean, women have so much drama of being a good mom, but they've never really defined it. It's just basically defined as, am I almost killing myself for my child every day? And are they ever unhappy or whatever society's taught them. For any role in your life, a CEO, a business owner, a mother, a spouse, whatever, women especially, people of marginalized groups, other groups especially need to write it down, define it for yourself.

Stacey: It's so interesting. I did do that with my kid. I have a lot less drama in motherhood than really anything else. I've noticed too, I really struggle with people pleasing. I didn't realize to the extent of it. I'm also the member of our family who doesn't want anyone to be upset. And I'm always trying to go behind the scenes and talk to everybody and be this person's ear and this person's ear. And then if I'm the one that it's turned on and they're mad at me, I will literally lose multiple nights of sleep. I mean, I could feel myself almost breaking out thinking about it.

Kara: Okay, but I need you to go home and do this for being a CEO, being a sister, being a daughter.

Stacey: Yeah, 100%.

Kara: Really because your unconscious thought is a good daughter. Make sure her mother's never unhappy. Wait, let me see it written out, especially if you're already a coach, you're like, "Oh, wait, that can't be the definition."

Stacey: Yeah, 100%. And sometimes, especially because I'm so clear about the motherhood, that conflicts a lot with business and with family. And has me making decisions that maybe I wouldn't have made before that people don't understand. And so it's really interesting.

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

Kara: [Crosstalk] happen even if you write it all out, sometimes you'll have a value in your business and a value, whatever that conflict. And then at least you have a relevant conversation to have about with yourself.

Stacey: The business and the motherhood one definitely conflict. I feel like that has been an ultimate just butting heads since Jackson was born.

Kara: Well, number one, I think if you write out your values as a CEO, that might solve some of it. And then even when there is a conflict, it gives you better language to be like, "Well, these are my two values, for instance, how might I accommodate both?" Versus that's a question you can answer. A question you can't answer is, what can I do so I don't feel so bad? Which is what we're asking ourselves if we don't have the values, it's just these conflicts. And I feel really guilty and shamed. And so I ping pong back and forth and I don't know what to do. And that doesn't ever resolve itself.

Stacey: Yeah. Or mine's just freeze response. It's so interesting because it feels so productive. I always feel like I'm working a lot. And then like, "Wait, actually."

Kara: Yeah, right. I was completely disassociated there for three days.

Stacey: My brain was working hard, but just in my brain. Listen, I'm so excited to read your book. I bought copies for all the women in my family. I cannot wait to pass them out and have everyone read them. I know that the women in my family will be very, very excited to read this because there's so much progress happening in the women in our family. But there's also so much that I can tell we all struggle with as all humans. So I'm very excited.

And if you're my friend listening to this podcast, buy your own book, buy it right now, buy it for all of your family members too.

Kara: takebackyourbrainbook.com, you want to pre-order it because we have created some amazing bonuses. But they're only available during the

[Make Money as a Life Coach](#)®, a podcast with Stacey Boehman

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

pre-order time. So you want to come pre-order through our site, takebackyourbrainbook.com. And the sooner you pre-order, then you get all the bonuses that we roll out later. So we're doing a different bonus every week. But this is coming out right at the beginning.

So if you pre order now, you're going to get all the bonuses, one of the bonuses in May that your people would really like, it's a list of my favorite money thoughts and the money thoughts that I use.

Stacey: So good.

Kara: Look at that. We have body image stuff. The big bonus at the very end is going to be the encyclopedia of new thoughts. It's going to be these lists and lists of new thoughts you can borrow.

Stacey: And do I get those things? I think I bought through Amazon.

Kara: I will share with you, my friend. If you're not Stacey, though, you've got to go to takebackyourbrainbook.com. But if you do it when this comes out, then you're set. You're going to get all the rest of the bonuses that we release.

Stacey: I love the encyclopedia of new thoughts.

Kara: Isn't that good? Just page through and be like, "I need a new thought. Oh, there we go."

Stacey: Oh, my gosh, everyone listening, you really have to get this book. If you're a woman in business, I really feel strongly that you have to do this work. I think there is a magical thinking. I was just coaching someone in Two Million Dollar Group about this today. We think if we get to x amount of money, either revenue wise or having x amount of money in our bank accounts, that suddenly these thoughts will disappear, it'll be easier.

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

But I was telling them, I'm like, "I have millions of dollars sitting in my bank accounts. And I still work through all of these thoughts every day. So there isn't this magical place where it's just the accomplishment."

Kara: Yeah. If I just own enough gyms, I magically become fit without working out.

Stacey: Yeah. So if you're struggling with the money thoughts, investment thoughts, visibility thoughts, people pleasing, any of the things that we've had a conversation with, get this book. Buy it for the women in your family. Let's band together.

Kara: Your clients, it makes an amazing client gift. If you are a coach with a bigger following, get in touch with my team. I usually don't guest coach or guest speak or whatever. But while we're selling the book, I am taking on some limited, I'll come and coach in your group or come and give a workshop to your people. So there's a link on the book site. You can email my team if you are interested in that.

Stacey: And we will link all of this up in the show notes. Do you just want to tell them what the website is again, takebackyourbrain.com?

Kara: takebackyourbrainbook.com. Don't go to takebackyourbrain.com. It's a defunct marketing website the owner just does not want to give up. Takebackyourbrainbook.com.

Stacey: Why do people do that? Takebackyourbrainbook.com, it will also be linked up in the show notes. Kara, thank you so much for coming on. Every time we chat, I have so much fun and I'm excited for my people to hear it. And for them to see me get coached a little bit for the first time. This isn't an everyday thing for us but I'll send you some voice messages later. They're ready.

Kara: There'll be 10 minutes until we're in each other's DMs again. Thanks for having me.

Ep #273: Overcoming the Money Beliefs Society Teaches Women with Kara Loewentheil

Stacey: Yeah, I'll talk to you soon. Bye.

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 2,000 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.