

VIDEO TRANSCRIPT



EPISODE 252

Money & Self-Image

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Money & Self-Image

Do you struggle with money? Or would you simply love to have more of it? Or would you love to be someone who doesn't worry about it? What I can tell you is that it all comes down to your self-image.

If you want to have a better relationship with money, you need to have a self-image that accommodates for that relationship. This is what we're talking about in today's episode, so let's dive in.

Welcome to the School of Self-Image, where personal development meets style. Here's your hostess, master life coach Tonya Leigh.

Well hello, my friends. How's it going? My life is crazy interesting right now. I don't like to use the term busy or overwhelmed because those two words just don't serve me. They freak me out and make me want to hide under my bed. So, I prefer to use words like, "Interesting," and, "Exciting." Which is how I would describe my life right now.

If you listened to last week's episode, you know that I moved back from Puerto Rico after having lived there for only two weeks. And I've been living in an Airbnb for three weeks. And the reason being is my place that I'm moving into isn't ready, but it's going to be ready in just a few days, which I am so excited about.

In fact, for those of you who are within the School of Self-Image membership, once I get settled, I'm going to be doing a behind-the-scenes of my place. It's going to be super fun. I can't wait to show you my room and my closet and most of all the view. The view is stunning.

So, that's been happening. My mother is also in town, which is always super fun. I'm leaving in a few days to go to Miami for just a day to celebrate a dear friend's birthday. And then I come back and I take my first international trip since the pandemic with a group of five girlfriends. I cannot wait.

I'm also in a spirit of celebration. Now, for those of you who have known me for a while, you know that I'm huge into celebrating. In fact, I believe that the more you celebrate your life, the more life celebrates you.

So, every day, I'm looking for things to celebrate. But right now in particular, I'm celebrating the one-year anniversary of the School of Self-Image. Y'all, I had no idea last year when I launched this baby into the world, number one how much I would love it. It has given me so much life and so much excitement.

I absolutely love the community. I love the changes that are happening, the before and after stories that are coming out of the members. I'm just so in love with this membership. And yeah, I knew I was going to enjoy it, but I didn't know the depths to which I was going to enjoy what we are doing within the School of Self-Image.

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And not only that, I'm just celebrating the version of me last year, who was so afraid, who didn't know if it was going to work, who had so many doubts but she decided to do it anyway. I just want to give her a high-five.

Because of her, women from around the globe, thousands of women at this point have experienced change, transformation of their self-image, which has had such a positive impact on their lives. The stories that we get are just mind-blowing.

In fact, just about four days ago, I received an email from a woman who told me that last year at this time, she was on the fence about joining the membership. And she had had a lot of doubts because she'd tried a lot of different things. And she's like, "I just decided I was going to give it one more shot."

And her goal was around weight loss. She had tried many different weight loss programs. She had been struggling with her weight for two decades. So, when I read her email and she was telling me how, for the first time that she can remember, she is no longer worried about her weight.

Her entire year has been focused on transforming her self-image into a woman who doesn't have a weight problem, instead into a woman who's healthy and fit and full of vitality. And the result is, she's lost the weight and she told me she's in the best shape of her life.

It's stories like this that make me so excited and really, really proud of the version of me a year ago who did it even though I was afraid. Because I know what I teach works. It works for every area of your life.

I get women telling me how they've grown their businesses, how they've improved their marriages, how they've met the love of their lives after looking for years. I've received messages from women who have finally paid off the debt and they're building financial abundance. All because they focused on transforming their self-image.

Because how you see yourself is creating your entire life. And so, if you are having problems creating results in your life, I want you to take a look at, what is your self-image? Because I can guarantee you, it's not aligned with the result you want to create. Which is why this is some of the greatest work you will ever do.

I've been working on next month's topic, which by the time you listen to this, it will be this month that we're in. But it's all around how to be abundant. When I think about the challenges that I coach women around, it always boils down to not-enoughness; always.

Whether it's not enough love, not enough time, not enough understanding, not enough worth, not enough money. If you think about where you are being challenged and you really drill it

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down, you're going to find a theme of not-enoughness. Which is why working on being abundant is some of the best work you'll ever do.

Because you'll always attract not what you want, but you'll attract who you are, always. So, if you are wanting to experience abundance in your life, abundance of time and love and experiences and beauty and luxury and money then you have to do the work on creating an abundant self-image in order to be a match for that.

And this is where we get it all wrong. We try to get the abundance first in order to be abundant. But you have to be it and then do things that anchor in that beingness in order to have the thing that you want.

So, this month within the School of Self-Image, because it's going to be this month by the time you listen to this, we're talking about how to be abundant. And I'm going to be specifically talking about money. Because money is one of those things that many of us feel a lack around.

I know I did for years. So, I want to talk about money and self-image. When you see yourself with money, what comes to mind? It's a really important question. What are your thoughts about yourself in relationship to money?

How much money do you see yourself as having? And notice, it's probably very similar to what you currently have. Because we will always work to prove ourselves true. How do you see yourself managing your money? How do you see yourself investing your money? How do you see yourself growing your money? How do you see yourself earning money?

The answers to these questions will depict your money self-image. Now, here's the interesting thing. Most of you are looking to the past for those answers. You're looking at how much you've been able to make. You're looking at how much you've been told is possible for you to make. You have been looking at what you've done in the past to earn money, how you've invested money in the past, how you've cared for your money in the past.

And you're using that to form your self-image. But if you are creating a self-image around money that is from your past, you're going to keep creating the similar stories around money from your past.

I've been reading a really interesting book by a Nobel Prize-winning economist called George Akerlof. And the name of the book is Identity Economics. And the whole premise of the book is that we live up to the concept of what we should be doing and how we think we should be when it comes to money.

In other words, we behave consistently with our identity. So, people will avoid actions that conflict with their concept of self. So, how does that show up in our lives? Well, if you've been

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telling yourself for years that you're not good with money, that has shaped your identity. Part of your identity is that you are a woman who's not good with money.

And you will subconsciously act in a way to prove that true, to act in accordance with your identity. Equally, if you are like a few of my friends who grew up with money, they were born into wealth, so from very early ages, they started to see themselves as wealthy. It's all they've ever known.

Now, some people will argue that the reason why they can continue to create wealth is because they started out on the right foot, that they were born with a silver spoon, that they had money handed to them. Now, there is a little bit of truth in that. Maybe they've had it a little easier.

But there's also people who have been born into money that go on to spend a fortune and end up with very little. Something within them didn't see themselves as worthy. Something within them didn't see themselves as wealthy. Maybe they had a guilt complex around being born into it, and so they subconsciously got rid of money out of guilt.

But the people that were born into money see themselves as wealthy. They don't have any kind of issues around self-worth or self-guilt. They will go on to perpetuate wealth within their families. And I don't think it's because it was handed to them. It's just how they see themselves.

They continue to grow their net worth. And it's because that's their self-image when it comes to money. They don't see themselves as struggling. They don't see themselves as lacking. They don't see themselves as broke. They don't see themselves as mis-managers of money. And the result of that is continued increase in wealth.

Now, the difference in them and someone like me, and maybe someone like you who wasn't born into money – in fact, I grew up in a trailer. I grew up where money was very scarce. The difference between the two of us is just our self-image.

Perhaps it's been easier for them to grow their wealth because they didn't have to constantly battle up against their self-image and do the work of seeing themselves, identifying themselves as wealthy. It's probably how they've always seen themselves.

Whereas someone like you or me who didn't grow up with wealth, we not only have to put in the work to attract wealth, but we also have to change our self-image to be a match for what it is that we want.

So, if you are someone who has struggled with money, maybe you have debt, maybe you are having a hard time growing your business, maybe you're having a hard time asking for a certain price, maybe you are having a difficult time managing your money, investing your money, what I can tell you is it boils down to your self-image.

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When you see yourself as an abundant woman, as a wealthy woman, it also means you're going to have to see yourself as someone who manages her money well, who knows how to spend, who probably spends according to her values, who knows how to earn money, who knows how to invest money.

And when you see yourself in all of those ways, the brain is always going to work to maintain harmony with your self-image. So, you will constantly work to prove yourself true.

A lot of you have been working subconsciously to prove how broke you are, to prove how you're not good with money, to prove how you're never going to make a certain amount of money. You've limited yourself because you have a limited self-image. So, if you want to expand your wealth, it will require that you expand your self-image.

Now, when I look back at my journey, I've done incremental expansion. Here's what I mean. When I was a young girl and I looked around at what the women in my family made, it was very little. Even the men in my family didn't make a lot of money because I grew up in a certain area of the South where people didn't have a lot of money.

There were the doctors, the attorneys, and then there was everyone else. Oh, and we had some bankers too. They made decent money. But then there was everyone else; the factory workers, the nurses, the teachers, the secretaries, the people working on the farm.

And so, I had a very limited amount of money that I thought was possible for me. So, my very first job was working at Hardee's. I worked a 5AM shift at the drive-thru in that awful brown polyester fast-food costume that I had to wear. And I made minimum wage. I don't even remember what it was back then. But that was the cap. That's what was possible for me then.

I thought someone my age makes minimum wage, so I proved that true. I went out and got a minimum wage job. And then I decided I was going to go into nursing. So, I went to nursing school and I had an idea in my brain of what I would make as a nurse. It had been pre-established by society, "This is what a nurse makes." And so, that's the cap that I put on myself.

I looked around at what everybody told me was possible. I chose nursing. I was told I could make this much with nursing. And then that became my new cap. It was more than I was making at Hardee's.

And between Hardee's and nursing, I had some other jobs. In fact, my very first job was in a strawberry field when I was eight years old, but that's a different story.

So, here I am, working as a nurse, making I don't know, out of nursing school, maybe \$50,000 a year. I can't remember. But the idea of making six figures a year, it felt impossible to me. I didn't know of any nurses at the time making that kind of money.

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And so, I hung out a bit making whatever I was making at the time. And I knew from that place, I could always increase it by like \$5000 a year just from raises, you know, and inflation, “I’m going to get a raise. It’s going to accommodate for inflation. \$5000 a year.”

So, I could see myself over the years finally getting to \$100,000. I didn’t realize I could get there within six months or a year if I changed my self-image. Because then I would have done different things. I would have probably either left the nursing profession, or gotten really creative within the nursing profession.

But I always lived into what I thought was possible. So then, when I started my coaching company, I was like, “Oh wait, I might do six figures a year. That might be possible.” And within very little time, I did that.

And you might think, “Well, it’s because you were in a coaching career,” and all these other external factors. What I can tell you is that had absolutely nothing to do with it. It had everything to do with my self-image. I started to see myself as a woman who can make six figures a year.

And as I saw myself that way, that is what I went out there and produced. I’ve seen this so many times. I’ve coached women who are in the sales industry. And they will tell me that whatever the sales number is in their brain is what they’ll ultimately go out and create.

Equally, they will not sell beyond that. They’ll get to a certain point and they’ll stop selling because they’ve hit their self-image. They’re like, “Oh no, I see myself as having a \$250,000 year. I hit \$255,000,” and they subconsciously start backing off. And sometimes they’ll even self-sabotage. They could have gotten to 300K for that year.

Self-image is that powerful. So, my personal money and self-image journey has been those incremental shifts. I experience a lot of cognitive dissonance. So, if I tried to go from \$100,000 to a million in a year, that would have been very difficult for me because my brain would have been fighting me every step of the way, telling me, “That’s not true. That’s not going to happen.” Only because I had not had exposure to it.

But now, I’ve had so much exposure and I’ve been around so many successful people, I’m accelerating and able to build new levels of wealth at such a quicker pace because my self-image is expanding at such a faster rate. But when I first started this journey, you all, it was like \$10,000 a year, maybe \$25,000 a year. And then it started to have like an exponential growth because I started to see how powerful this was.

It all came down to my self-image. And so, for you, I don’t want you to put the pressure on yourself to go from, let’s say, \$50,000 to a million. I mean, of course, I want that for you. But I just know how our brain is designed, your brain’s going to fight you. Especially if you haven’t

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had a lot of experience with people who have million-dollar-a-year companies or who have a net worth of a million dollars.

That was me. I had no exposure to that. So, my brain was, like, freaking out whenever I thought about even hitting six figured. I'm like, "Who in my family has ever made six figures? That's crazy money."

But as I eased into it and it just started to become who I was, whether it was \$50,000, it was \$60,000, then \$75,000, then \$100,000, and then it just kept growing from there, I became comfortable in those new levels. And as I became comfortable in those new levels, that's what I attracted into my life.

So, what is the next level for you financially? Within the School of Self-Image membership, when you join as an annual member, you get access to my Wealthy Woman course. I talk about these topics in way more detail. And we spend a lot of time talking about net worth.

As women, I want us to constantly be increasing our own net worth. And the way we look at money is so wrong. I want to change and transform how you think about money, how you think about value, how you think about wealth so that you can stop sabotaging yourself.

And part of that process is expanding your self-image to allow for it. But there's also practicalities that are involved. And one of the things that we talk about is net worth. And so, each year, imagine expanding your self-image to accommodate a new net worth for you.

And as you do that, what's going to subconsciously happen is that you're going to see opportunities that you don't currently see from your current self-image, you're going to be inspired to take different actions than you're currently taking. Your brain will work to create harmony with however you see yourself.

You're always going to work to see yourself or to prove your identity true. So, if you want a different result – and for this particular episode, we're talking about money – if you want a new money result, you must change your self-image first.

This is the work that we do within the membership and I would love to support you. The doors are closing I think tomorrow. So, if you want to come in and do this work this month with us on being abundant, I would love to see you inside. You can go to schoolofselfimage.com/join. I cannot wait.

Hey, have you grabbed your free copy of the School of Self-Image Manifesto? If not, what in the world? Head over to schoolofselfimage.com/manifesto and get a copy that teaches you how to think and show up in the areas of mindset, style, and surroundings so that you can transform your self-image.