

VIDEO TRANSCRIPT



EPISODE 257

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## 3 Money Habits that Will Increase Your abundance

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## 3 Money Habits that Will Increase Your Abundance

For the past few years, I have religiously been practicing three specific money habits that have increased my abundance. And in today's episode, I'm sharing them with you. 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.

Hello, my gorgeous friends. How are you? It has been quite an interesting week for me. I had my calendar all planned for the week. And what's the saying? Life is what happens when you're busy making plans. That's what my life was this week.

I was making all the plans and then life happened. My daughter called me Monday. I'd seen her that morning. We went to a Pilates class. She was doing great. And then, a few hours later, I get a call and she's like, "Mom, something's wrong." And I'm like, "What is it, babe?" And she was like, "My stomach is hurting so bad. I almost passed out." Her boyfriend was with her. He said she was turning white.

And I said, "Okay, be right there." And so, I went and picked her up, went to the emergency room, spent all day on Monday in the ER. Super fun times. Fortunately, she's okay. She's going to live. But she did have an incident that was concerning.

And then I was eating dinner two nights ago and broke a tooth. How sexy is that? So, today, I had to go to the dentist. I have to go back in the morning for a procedure. And so, I love life. I really, really do. And within the School of Self-Image this month, we're focused all on having fun. And you can have fun no matter what. Because fun lives within you.

But we're not talking about fun in today's episode. I want to talk about abundance. For the month of October, we focused within the membership on creating an abundant mindset. And one of the members asked an interesting question. And she says, "Why are you always talking about money?"

And I thought about the question because I don't think I always talk about money. Maybe I do. But then, what I posed to her and to the rest of the members is, what's wrong with women talking about money?

My male friends have no problem sitting around talking about money, how much they've made, how much they are going to make, about their negotiations and their investments. But when a woman talks about money, she gets crucified, "How dare you talk about such a topic?"

You might as well talk about religion and politics, it's that bad in some circles. And I just want to demystify the conversation of money because I grew up in a house where we didn't have money. And we struggled.

## 3 Money Habits that Will Increase Your Abundance

I remember my parents struggling to pay the light bill. I remember, there were times when my mom and dad didn't have money to buy me clothes, so I had to wear hand-me-downs. And so, I grew up with what I would consider a scarcity mindset.

And in so many ways, my childhood was rich. I had two parents that loved me, that did the best they could to provide for me. I had a safe home. But money was not abundant. And so, I know, for those of you who struggle with money mindset, these are, like, deep-seated beliefs that follow us around until one day we are like, "This is got to stop with me. I'm not going to pass down this kind of thinking to my children and to my grandchildren, and to my great-grandchildren. I want to be the one where this cycle stops.

And so, for that reason, I do talk about money sometimes. But here's also something I believe; having money is a wonderful thing. And it doesn't make you happy. I think there's a certain level of money where you are provided a sense of security and comfort where you know that you can pay your bills and you're not struggling to put food on the table, where at a certain point, your happiness doesn't grow.

I know a lot of people with a lot of money who are not happy. And equally, I think about my immediate family, my parents who don't have a lot of money, some of my other family members, and they're so happy.

And so, I do want to just say, my belief is we are all allowed to want what we want, especially when it come sot money. Money is a neutral resource. Money means nothing until you attach a thought to it. And I also believe that money doesn't make you happy. Do you know what makes you happy? Your thoughts. Your thoughts make you happy. And what those thoughts drive you to do, the actions that you take from those happy thoughts increase the happiness.

And so, I just think money is fun. I think money is available to all of us. And so, for those of you who are wanting to increase your wealth, to have more abundance, it's going to require that you become abundant first. And this is why I love doing the work of self-image.

Self-image is an inside job. And how ever you see yourself is what you are subconsciously telling your brain to go out there and create in the world. We will always live into the self-image that we have of ourselves.

I dedicate an entire episode, episode I think it's 252, to talking about money and self-image, so be sure to listen to that if you want to look at how your self-image impacts money. But today, I want to talk about three money habits that will increase your abundance. Are y'all ready for this?

There's a song that starts off like that, "Y'all ready for this?" Do you remember that song? Anywho, okay habit number one, expect money to flow to you. I always say, you don't get what you want. You get what you expect.

## 3 Money Habits that Will Increase Your Abundance

And a lot of you are expecting the worst when it comes to money. And your expectations are based on what you have experienced in the past. And so, you tell yourself, because this is the way it's always been, this is the way it's always going to be. And that informs your self-image.

And so, because you have these kinds of thoughts and beliefs around money and what you expect from money, that is ultimately what you allow into your life.

Years ago, I read the book E-Squared by Pam Grout. It is a fun book about attraction. And in one of the exercises she says, "Name something that you want to see and just be open to seeing it." And at the time, I was really struggling with money mindset. I was trying to make the shift from scarcity into abundance. And so, I remember saying out loud, "I just want to see money everywhere today."

And lo and behold, you all, I saw money everywhere. I was on a walk that morning and I saw literally just pennies and quarters. I remember, I picked them all up and I ended up with, I don't know, 75 cents. Not a lot of money, but hey, money is money. I was like, "Okay, this is fun."

And then, I went to the grocery store, and I swear to you, someone had dropped a \$20 bill on the aisle, and I picked it up and I asked around in the store, "Hey, did you drop this?" Because that's what I do. And no one claimed it and I was like, "Alright, I'll take it."

And then, here's the craziest part. In that same grocery store at the checkout line, the guy in front of me was wearing a shirt with dollar bills on it. and I was like, "You have got to be kidding me. How crazy is that?"

And we have this thing in our brain called the reticular activating system. And if you think about it, millions of points of data are entering into our experience every minute, from sounds, the sights, the information, the colors. Our brain has so many potential things to process.

The reticular activating system, the RAS system, you basically tell your brain what to look for. And a lot of us are telling our brains to look for things that don't serve us. We're walking around saying things like, "I'm broke." And the brain's like scanning, "Okay, let's look for everything to confirm that she's broke because that's what she told us to search for."

But that day, I told my brain, "I want to see money everywhere." Now, had I not told my brain that, what possibly would have happened, I would not have seen the coins on the floor, or on the ground, I wouldn't have seen the \$20 on the floor. And I don't know if I would have recognized the guy had a shirt on that had dollar bills all over it.

But because I expected to see it, I had asked to see it, my brain found it for me. And it makes me wonder, you all – and this is my theory – everything we want is available. It's there in our

## 3 Money Habits that Will Increase Your Abundance

experience somewhere. But if we're not expecting it and we're not telling our brains to go and look for it and to help us figure it out, then we will never be open to receiving it.

And the other thing that I want to say about receiving is I feel like so many of us are givers. We're generous people. We love giving to our families, to our friends, to our communities. But many women especially – not so much men, which is quite interesting. That's a whole different podcast episode. But women especially struggle with receiving. And why is that?

If you are one of those women, I want you to answer that question. I want you to ask your brain, "Why do I have such a hard time receiving?" Because that's the work we have to do. We have to clear out that pipe so that abundance can flow. Because if you have a problem receiving, it's like having a big old wad of hair stuck in your drain. Abundance cannot flow. You will not allow it. You will sabotage yourself. You will push it away.

I've seen this with my entrepreneurial clients. They'll start advertising their services, then all of a sudden, they get scared to ask for money. And so, what do they do? Well, some people, they start sabotaging themselves by not putting their work out into the world. They decrease their prices. A lot of times, they will offer stuff for free. And there's nothing wrong in the beginning if you're a coach especially when you're getting started to offer your services for free, just to get the practice.

But at a certain point, you have to trust in the value that you bring to the world and be excited about exchanging that value with someone who's willing to pay you. You have to be willing to receive. And here's what I learned. The more I am willing to receive, the more I am able to give. So for all of you who love to give, do not allow yourself, do not deny yourself the opportunity to give at a greater scale, simply because you're afraid to receive. You've got to do the work to overcome that.

For me, the work that I've done around this is that number one, I believe there is plenty for all of us, which is why I am also willing to let money go and to place it in other people's hands through products and services and things that I choose to spend my money on because I trust it's going to come back because I've cleared that pipe of receiving so that it can flow.

And the other side of that is that I also give way more freely. When I was full of lack and scarcity, I was so afraid to let go of money. I was so afraid of donating, giving, not because I didn't want to, but I was so afraid that it would run out.

And because I was - my abundance pipe was clogged, on many occasions it did get quite low. But when I started to do this work and just trust it is safe to receive and it is safe to give and I expect money to flow to me, that's when a lot of magic started to happen.

## 3 Money Habits that Will Increase Your Abundance

Now, some of you may be thinking this because I used to do this too. “Well Tonya, that’s easy for you to say, you have a company.” But what I want you all to know is I started to do this work when I was working as a nurse, and I started to see the effects of it.

And I have been working on my money mindset for over 10 years. And I would say in the last two years, I’ve done the most work around it. And the reason why is that I was making big decisions in the last two years, and I was hitting up against my own limiting beliefs, my own lack, my own scarcity.

I was hitting up against all of it. And so I thought I had made so much progress around mindset when it comes to money, and I realized oh wow, I’m just getting started. This work never ends. This is why I love what I do. I tell my clients all the time, “Listen, I’m doing this right alongside you.”

And I will be doing this forever because I really feel like as humans, we are here to evolve, to see what’s possible, to see how much we can expand and to grow, which means I’m going to be constantly hitting up against my edges and chances are if you are committed to your own personal growth, you’re going to be doing the same.

And it’s a beautiful thing. It’s nothing to be ashamed of. We all have our limitations. I don’t care who you are. I think sometimes we put people on pedestals. We see their Instagram, we hear how much money they’re making, and we think, oh, they have it all together. So not true.

I have been in rooms full of entrepreneurs who are making 200 to 500 million dollars. And at the end of the day, we all have our struggles. We all have our insecurities. We all have these areas in our lives where we don’t feel fully confident, and it’s a beautiful thing. We’re not here to be perfect.

We’re not here to have it together all of the time. I think we’re here to constantly be hitting up against these edges to show us what’s stopping us from the next level of ourselves.

And so if you are listening to this and you’re having money shame and you’re having money guilt and you’re maybe triggered by something that I’m saying, then listen, this is an opportunity, it’s an invitation for you to step into it and figure out what that is. You’re just hitting an edge. That’s all.

Don’t need to be ashamed about it, don’t need to feel guilty about it. Trust me, I don’t. I spent way too many years shaming myself. So I digress. That was number one. Expect money to flow to you.

Habit number two is, drum roll, speak about your money with a positive attitude. So I have definitely been guilty of this one, you all. Just going to call myself out. And also, when this was brought to my attention a couple of years ago, I caught myself and I stopped it.

## 3 Money Habits that Will Increase Your Abundance

It can be so subtle. It can be something like, I can't afford that, or I don't have enough money, or I didn't do as good this year as I thought I was going to do. Little things. It seems like truth, it seems like this is the truth, this is what it is.

But it's you not honoring what you do have. I was with a friend recently and her husband has made a lot of money, and she was telling me, she's like, "Yeah, but it's not really mine." And I was like, what? You've been married to him for how many years? Why would you speak about your money that way?

Speak about it beautifully. Speak about it in a way that excites you. Because money is responding to your energy. In fact, imagine that money is trying to decide if it wants to hang out with you. And all you're ever saying is how it's not enough, how you don't know how to manage it.

Basically you're saying I don't know how to be a friend to you. Money can hear that stuff. Versus when you're like, I am so grateful for what I do have, I don't care if it's a dollar in your wallet. From that one dollar, it can multiply and multiply and multiply.

When you speak about your money from a positive attitude, it makes money want to hang out with you. And the crazy thing is when you're really friends with money, you don't want to get rid of it so quickly. You like hanging out with it, you like having it around.

So you might notice that you start spending less. Your net worth starts to increase. You're feeling better about money, you're more excited about money, and all of a sudden money starts showing up because now not only are you speaking beautifully about it, you're also expecting it and then all of a sudden, this abundance starts to flow.

So be mindful of what you are saying about your money. How much money you have is neutral. It's a fact. It means nothing until you attach a thought to it. And there are people that have \$100 in the bank and then there are people that have a million dollars in the bank and they're saying the exact same thing.

It's not enough, it's going to run out. It's not the money. It's your thinking about the money. And we're really good at proving ourselves true, so be mindful of the words and thoughts that you speak and think around money because you are - money is responding to it and it's also informing your self-image around money.

If you're walking around saying, "I have a hard time with money, I don't know how to make money, I'm not good with money, I never have enough money, I'm always broke, I can't afford it," think about the self-image that you are creating of yourself as it relates to money.

## 3 Money Habits that Will Increase Your Abundance

And because of the reticular activating system, which is associated with your self-image, when you tell your brain these things, now it's going to go out there and find all the evidence for whatever you're telling it to seek. As Rumi says, what you seek is seeking you.

He was actually talking about the reticular activating system I just realized. However, be mindful of your thoughts and your words around money. Make money want to come hang out with you just because you are so much fun to be with and that you welcome it and that you are kind to it.

Make money be your friend. And friends like to be with people who speak positively about them. So that's number two. Speak about your money with a positive attitude.

Okay, the final money habit that will help you increase your abundance is this. Habit number three, take care of your money. Literally. When I was broke, my wallet and my purse was a mess, meaning I had crumpled up dollar bills stuffed in pockets, it wasn't even in my wallet, loose change always floating around in the bottom of my purse.

I just taught an amazing class within the membership about wallets and purses, and it was so much fun. The women loved it. I gave them examples of different wallets and purses to invest in if they choose to. But at the core of the lesson, it was like, hey ladies, let's take care of our money. Let's show money respect.

I believe if we respect our money, our money will respect us. And so now, I have all of my money, always have cash on me, that's another rule that I follow. Didn't include it in this but you can definitely borrow it. I always have cash on me. It's always beautifully arranged in my wallet.

I keep my wallet very simple, I have a little coin purse I put my change in, and when I get home, I love to empty out my change into a change jar and watch that grow.

It doesn't seem like a lot but it's the underlying message that it sends to your brain, which is I am a woman who takes care of my money. I'm not careless with it, I'm not unintentional with it, I don't just throw it around and abuse it and misuse it. I care for my money.

And when I care for my money, my money takes care of me. So these are three money habits that I have personally practiced, and I've watched it, you all, increase my abundance. And the reason why this has happened comes back to self-image.

Doing these things has evolved me with my money mindset into more of the woman that I want to be, and I know I still have work to do. And that's the fun part. But I'm always thinking about my future self. I'm always thinking about the woman that I think I'll be when I've reached all the goals.



## 3 Money Habits that Will Increase Your Abundance

And how is she with money? How does she think about money? And then the work is to practice being her now, and these are three money habits that she has. I don't care how much money she has, she takes care of her money, she speaks about her money with a positive attitude, and she always expect money to flow into her life.

And as a result, she's able to give so much more, which is a beautiful thing, you all. So try one or try all three. But what I can promise you is that if you do this religiously, and at the same time practice working on your thoughts around money, you'll develop an abundant self-image and whoever you're being, the world will reflect it back to you.

So don't be shocked when the abundance starts to flow to you. I told you all. I warned you. Have fun with it, my friends. Can't wait to see you next week. Cheers everyone.

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