



EPISODE NO. 360

# How to Enjoy Your Money

Imagine for a moment that your money was a person, a dear friend that you cherish. How would you treat them? You know, just as we nurture our relationships, we must do the same with our finances. And that's what we're talking about in today's episode. We're going to talk about how to actually enjoy your money, treating it like a cherished relationship. So let's dive in my friends.

Welcome to the School of Self-Image, where personal development meets style. Here's your hostess, Master Life Coach, Tonya Leigh.

Hello, my dear friends. Welcome back to another episode. I'm recording this from my bed in Mexico. I decided to sleep in this morning. I'm here for a mastermind event, actually. We were out late last night, just talking and networking and just having a really great time, and we had the morning off. I decided to just relax and record this podcast for you.

We're going to talk about how to enjoy money. By the time you listen to this, I will be running the Money Garden workshop. And I think you can still join actually, if you haven't already, you could go to [schoolofselfimage.com/money](https://schoolofselfimage.com/money), and it should take you to the page to sign up. But I want to spend time during that workshop talking about our relationship with money. Part of our relationship with money is learning how to enjoy it. Many of us will spend our lives pursuing money, working tirelessly to build our

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bank accounts. But we need to ask ourselves, is mere accumulation the end goal? Imagine having a close friend but never spending quality time with him or her. So just accumulating money without enjoying its value can lead to very unfulfilled financial life. Enjoying money is about finding a balance that's between saving and spending. It's investing in your future and enjoying your now. Because at the end of the day, money is a tool that we have to enhance our lives and the lives of those around us. So let's talk about how to enjoy our money.

I want us to approach this episode topic from the place of money being a relationship that you are in. In fact, I want you to think about someone that you deeply enjoy spending time with, that you deeply enjoy having around. I want you to think about how you treat that person. Chances are you want to get to know more about that person. Even if you already know that person really well, maybe you've known them for many, many years, when you're around them, you want to know more. What have you been up to? What's going on for you? What are you excited about? What's not working out so well in your life? You genuinely want to know that other person. If you think about that in relationship to our money, then we need to get to know our finances, understanding where your money comes from and where it goes and acknowledge your spending habits and your savings and your investments.

All of that is so important in order to be able to enjoy your relationship with money. Because think of it this way, is there someone that you can think of that you don't enjoy being around? How are you when you're around them? You're probably trying to get away. You're probably ignoring them. You're probably not engaging that much because you don't really want to. You don't really care. When we treat money like this, it is not an energy that invites money in. It keeps us in a place of ignorance around our money, quite honestly, when we don't take the time to know our money.

The other thing about relationships and being around people that you enjoy is that there is trust there. Trust is something that's built over time with consistent actions. It's not established overnight, but rather through a series of shared experiences and proven reliability. Do we create trust with others? When it comes to money, this is about you doing things that confirms to yourself, *I can trust myself with money and money can trust me*. Money knows that when it comes into my world, I am going to manage it. I'm going to take good care of it. I'm going to enjoy it, and I'm going to use it in a way to make my life and the life of the people around me even better.

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When it comes to money and trust, I think one of the reasons why many people have anxiety around money, it's because we constantly let ourselves down. We constantly engage in habits that we know deep down are sabotaging us. And it's hard to feel peace and calm when you're around someone that you can't trust. When you can't trust yourself with money, you're going to constantly feel anxious around money. That's why it's so important for you to have goals with your money and then for you to start laying out plans to reach those goals. Doing things every single day proves to yourself and provides evidence for a self-image of *I am a woman who trusts herself with money*.

Also, when it comes to someone you enjoy, you probably want to spend quality time with them. It's not about the quantity of time, because you can spend a lot of time with someone, but it's not deep. It's not that meaningful because maybe one of you aren't being present or you're busy doing other things. So when it comes to your money, notice how much quality time you spend with your money. When money comes into your life, do you immediately try to get rid of it? Do you immediately try to send it away? Do you immediately go and spend? Do you get rid of it really quickly? Because if you truly enjoy someone, you don't want to get rid of them immediately. I mean, eventually you may want a little space from them, but when they walk into your door and you haven't seen them in a while, or maybe they come by for a weekly visit, you're excited when they come in and you want to sit down and spend some time with them. The same can apply with money.

When money comes into your life, allow it to be in your life for a moment. Then when it comes time to spend, it's all about investing in things that really, really matter to you, that bring you long-term joy or make your life way better. When you enjoy someone, when you enjoy being around a person, you don't want to neglect them, ever. You want them to feel cared for and respected. If that doesn't happen in a relationship, then the relationship basically falls apart. If you're not doing regular check-ins and communicating and understanding each other, and one person in that relationship is turning their back on the other, it's a relationship that's not sustainable.

So with money, what that means is that we need to review our financial health on an ongoing basis. We need to check in with our expenses and our savings and our income and keep a finger on the pulse. This is exactly why I do a monthly deep dive money date. In fact, if you're listening to this on the day the podcast is released on Thursday, which would be tomorrow, I'm gonna be doing a class for the VIPs of the Money Garden where I'm gonna show them how I go about doing a money date. It's a very

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empowering process, that I believe is a big reason why I've been able to grow my wealth. I've been paying attention, and focusing and nurturing my finances, just like I would someone that I enjoy and that I love.

Let's talk about giving and receiving. This is all about balancing financial flow. Because in any healthy relationship, there's a balance between giving and receiving. Both parties benefit from that. So when this comes to money, the way I see it is balancing your saving and your spending. It's important to take care of our future selves. Because hopefully, if we're blessed, we'll be able to meet her. We want to know that the decisions that we made today will support her in a positive way. But we also need to take care of ourselves today, and treat ourselves, and enjoy the lives that we have. A lot of financial stress and anxiety is created because we neglect our future self for our present day self. It's that instant gratification. It's that as soon as money comes in, we got to get rid of it. That's not what enjoying money is truly about.

Let's be honest, you may get a little dopamine hit from that. I know I do. But it comes at a long term cost. And if you really are honest with yourself, you're not enjoying your relationship with money. It's probably a source of stress and anxiety for you if that is one of your patterns. So you may think, *Oh, this is so fun. I'm enjoying myself.* But if you're really honest with yourself, is it enjoyment? If the result of it is feeling out of control, watching your net worth go down, having a lot of fear around money, that's not enjoyable. So again, each of you are going to have to find that beautiful balance between enjoying today and taking care of your present self and also taking care of your future self.

Another thing with relationships that we enjoy is that we respect boundaries. Boundaries are crucial. They ensure that both parties feel respected and valued and that requests are being honored. When it comes to money, the way I see this is looking at how you are crossing over the boundary of debt, how you are crossing over the boundary of living outside of your means and creating a lot of stress for yourself and not using money in a way that is truly making your life better. Now, I'm not one of these people that thinks debt is bad. There is a lot of good debt out there.

Wealthy people know this. They know how to play the game. You can borrow money and have debt in order to make a lot of money. That's not what I'm talking about, folks. I'm talking about the debt in consumerism that is causing your net worth to go down and down and down and is creating a lot of negative emotion in your life. That to me is a money boundary that you just need to look at. You need to, more than anything,

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figure out why you're doing it, and guess what? One of the big reasons why we do this, believe it or not, is because of our self-image. We can get into these patterns around our spending that keep confirming stories that we have about ourselves around money. If we are perpetually saying things like, *I'm not good with money*, even the thought, *I don't have enough*, that whole self image can often cause you to go out there and buy more and more because you're trying to fill a hole in the soul that no amount of things will fill.

When we do this work within the school of self-image, we start to see our habits and our energy shift in the most beautiful ways because we're addressing the one thing that's at the core of these issues. So figure out what your boundaries are with your spending and you get to create them for yourself. This is where discipline comes in, right? It's the discipline actually to be truly free. So what are your money boundaries? Also, when you think about someone you enjoy, chances are you celebrate milestones with that person, anniversaries, birthdays, shared achievements, or personal wins. When it comes to our financial milestones, it could be getting a raise, it could be saving a particular amount of money, it could be paying off a debt, whatever it is, it's so important that we celebrate along the way.

Sometimes the celebration may be you going and spending on something that you've been wanting for a long time. Here's my thing, and I say this all of the time on this podcast, you get to want what you want without apology. You get to figure out for yourself what you value, what you deeply enjoy, and give yourself permission to go and purchase those things. Only you can decide what is the balance. It's going to depend on many things. It's going to depend on your current financial situation. It's going to depend on your goals and your timeframes and your values. But once you figure all of that out, then you will have a very clear understanding of what that's going to look like for you during this season of your life. Because we have financial seasons.

There have been financial seasons where I was more in the planting stage. I was more in the, you know, looking at my soil stage and I wasn't doing a lot of harvesting yet. I wasn't splurging on a lot of things. It's so interesting that people see me and they're always talking about like, *Tonya, she's so superficial and she's always talking about luxury*. You know what, you all, I do enjoy those things. I do have some beautiful pieces, like designer pieces, but probably not as much as you think. Because I don't think that you have own something to enjoy it.

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So I may talk about things that I enjoy, but it doesn't mean that I'm going out there and spending all of my money on it. Do you know what I enjoy more than anything? Peace. Girl, give me peace over a Chanel bag any day of the week. When I figured that out, it really did have such a positive impact on my life. I felt way more abundant because I realized that peace is something that I could have in this moment. The more I was overspending outside of my means, it was taking me further and further away from what I really, really wanted, which was peace. Then the more peace I felt, the less I wanted to spend.

So I offer you this because I want all of us to enjoy our lives to the fullest. But if you look at a lot of your spends, they're being driven from very negative energy. They're being driven from a place of, *I'm not enough, I need to impress other people, I want to fit in*, and no amount of things can do that for you.

Now with that said, I do believe that when we get into the right energy, when we go to the other side, and what I mean by that, one of the things I love to ask myself is, if I were already there, if I were on the other side of this problem, if I were already at that goal, if I were already that woman, would I, and in this case, would I buy this thing? If the answer is yes, then it's a green light because I know that purchase is aligning with my truth, my values, and my future. If the answer is no, it's a beautiful opportunity to look at what's going on here? Because I know I might initially have a pleasurable experience in purchasing that thing, but it's going to be what I call faux pleasure. It's not going to be real pleasure. It's going to be very short lasting that will be followed quickly by guilt and maybe even shame.

When it comes to our money, that's the thing that we have to stop engaging in, is guilt and shame, because that just keeps us stuck in these cycles of sabotage as it relates to our financial health. That's what this is all about, us being financially healthy. Health is about harmony. When it comes to money, I do believe that harmony is between where you are and where you're going to be. Where you are now and your future, and the harmony between your values and your desires and your obligations, like your needs. and figuring out what that is for you. But what I do know to be true, and I'll wrap up after saying this, you can begin to enjoy your money today. Because a lot of you may be listening to me and thinking, *well, Tonya, I don't even have that much money to enjoy*. If you are listening to this, it means you have some kind of device, whether it's a phone or a computer. So you have something. I'm assuming that you have a home. If you look around, you probably have abundance all around you. And so don't wait until you have

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more to enjoy it. Because what I can promise you is more money does not equal more enjoyment.

Money is just going to maximize who you are. So again, if you're anxious right now with money, more money is not going to solve for that. You'll just be more anxious. I promise you it's happened to me. I had a whole crisis a few years ago where I found myself more successful financially than I'd ever been. I was so full of anxiety. Now I can see why. I was just hitting a self image limit. I had to do a lot of self image work around it to be able to let that go. Now I feel great with money. I feel, you know, I feel a peace, a sense of peace of my relationship with money, and I was not even planning to say this, but it just occurred to me, part of enjoying money is being willing to let it go.

If you think about someone you truly enjoy, you aren't desperate. You aren't like, ah, needy. You're just like sitting there enjoying their company. It's important that we have that same mentality with money, because if it's something like, oh my God, I need it, I need it, and you start obsessing, then that kind of energy can often backfire in ways that show up in many different types of behavior. I think for me, and I've done a lot of work around this, and I think when you come from a place of not having a lot of money, you understand in a weird way that it's okay.

Sometimes I wonder about people that have always had money, that grew up with money. I think for them, it's easier to earn and have money because it's all they've ever known. It's been their self-image their whole life, but not having it can freak them out because they've never been in that position. They don't even know what that's like, but I've been there. I even think back to those days living in the trailer, we still had fun. It wasn't a terrible life. Part of my work with cultivating a beautiful relationship with money and making peace with it is the work around letting it go. Like not hanging onto it, not being desperate for it, but trusting it. Trusting in yourself more than anything. Trusting that no matter what happens, you're going to be okay, that you've got you, you'll figure it out. Relaxing around money.

Because we all know, I don't care if you are Bill Gates or Elon Musk, those dudes will lose millions and millions in a day when their stocks fluctuate. Our bank accounts fluctuate, they go up and down, up and down. It's just the way money works. But over time, if you really enjoy money, you're going to notice that over time, it will continue to increase, increase and increase. So if there if you're in a season where it's down a little bit, you can still enjoy it. You don't have to freak out. Just be curious, learn as to why it might be happening. But what do you think when someone you enjoy wants to walk

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out the door? You know, they're coming back, you'll see him again, probably next week, maybe tonight, just depends on who it is and your relationship with them. I want us to have that kind of relationship with money.

If money fluctuates a little bit, don't freak out. Don't tell the story of, *Oh my God, I'm losing it all. This is bad.* They're just leaving for now. They'll be back. This, my friends, is how to enjoy your money.

If you want to join the Money Garden, there is still time. You can head to [schoolofselfimage.com/money](https://schoolofselfimage.com/money) and get yourself signed up. It is free and it's daily lessons. So you can listen to it at your own convenience. You don't have to come to anything live unless you decide to join as a VIP, and then we will have live sessions. You've probably already missed one, but if you join right now, you can make the other two and you'll get a recording of the first one. So again, [SchoolOfSelfImage.com/money](https://SchoolOfSelfImage.com/money).

Have a beautiful, beautiful week, my friends, and I will see you in next week's episode.

Cheers.

Are you ready to tend to your wealth, watch it grow and make money feel beautiful? If so, I would love to invite you to step inside the money garden where the grass truly is greener. This is a free five day workshop that I am hosting where I am going to teach you how to design and tend and nurture and enjoy your financial garden. All you need to do is go to [schoolofselfimage.com/money](https://schoolofselfimage.com/money) and sign up for the money garden. I'll see you in the workshop.