

46.-Money-Part-2-with-Dr.-Latifat-Akintade

Mon, 4/11 11:02PM • 41:56

SPEAKERS

Vanessa

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Welcome to coaching for Latina leaders, the only podcast dedicated to the advancement of Latinas at every level of life with your host Dr. Vanessa Calderon, a Latina with over 20 years of leadership experience, Harvard grad physician and mother of two.

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Hi Mujeres, welcome back to the podcast. This is part two of our money series. And before jumping into the episode, I wanted to share a few things that came up for me as I was re-listening to this episode. And that's that money itself is just energy. Money is similar to water, and it will take the shape of whatever vessel it's in. And like water, it belongs to everyone, and it belongs to no one. It shouldn't be hoarded. Because similar to water, when it's hoarded, it becomes stagnant, it becomes moldy, and it becomes diseased. But when we welcome it in, we become the stewards of money, not the owners, but the stores. And when money is in the hands of compassionate and caring store, like all of you listening, money becomes a source of greatness in this world, it becomes a tool to end poverty, to create jobs to lift up our communities, it becomes part of a movement, a revolution to make this world more equitable for all, I believe, 1,000% that we can have money and be agents of positive change, that we can have money and be 100% committed to serving our community. And I want us all to stop thinking that being in service, that being committed to making this world a better place is mutually exclusive from also having money, because it's not. And thinking that it is is limiting your potential to do good in the world. And my commitment, my journey in life is to live a life of service. And to leave this world a little better than I found it. Everything I do has that end in mind, when I work in the ER when I'm raising my children, when I'm mentoring students, and when I'm teaching and coaching all of you. And over and over again. When I'm coaching we come back to people's stories and limiting beliefs about money. So my intention today in publishing this episode, is to make today the day that you decide to question all your limiting beliefs around money and start owning the truth that you deserve to welcome in money. Because when money is in your hands, you use it to make this world a better place. Okay Mujeres, enjoy the episode.

02:46

Hello, and welcome my beautiful Latina leaders today I have the amazing Dr. Latifat Akintade who's a GI doc joining us for our money series. Now if you guys recall, we're doing an entire series this month specifically talking about money, finances, and how our thoughts about money show up a lot for women of color and for leaders of color. So I brought on the amazing doctor. She calls herself Dr. Latifat, but I love saying her last name. Dr. Akintade. So who is a GI doc but also happens to be a specialist and an

expert on money. And she coaches other women on money specifically, she happens to also be a mother. She's a mother of three and combines her knowledge of personal finance skills, and a coach to help women have money. It's plain and simple, have helped move and have money. Alright, my darling. Come on. Let's hear all about you.

03:45

Thank you for having me on. I'm super excited to be here.

03:49

Yeah, so tell me how you got interested in money.

03:52

Oh, my goodness. So I got interested in money completely by accident. Because literally six years ago, if you would tell me that I'd be teaching women about money. I would laugh in your face and go ha, you're smoking something. And the reason why is because I didn't know anything about money. I mean, I know that you should have money. But like a lot of us we go to school, we may have a lot of debt, I had a lot of debt just from going to medical school, medical school is expensive. So what happens at the end of the day, though, is we went into medicine, to take care of people to be amazing physicians, and help our communities. And a lot of times we're told not to worry about money, don't think about money, you'll be fine. You're a doctor, you will make it. So a lot of my experience was just focusing on how to be an amazing physician which I hope I am today. But then the money stuff was lagging behind because I wasn't thinking about it. I wasn't paying attention to it. And then suddenly I'm done with like years and years of training and I'm like I have nothing I don't know what my students that is, where it's at, what to do. So my journey to money really started from me just not knowing, and setting out to help myself. And you know, as a mom, my role in my life as a mom is really important to me and being able to take care of my family and be there for my kids how I choose to. And I had to realize that if money was a problem, it was literally going to stand in the way of me being the wholesome, mom, human physician that I could. So to answer your question, I had no parents of teaching anybody about money. I just wanted to help myself, figure out this stuff. Right. So that's how my journey started. And when I tried to learn, there wasn't a lot of spaces that felt comfortable and safe for me to have this conversation. There was a lot of judgment, like, oh, you should know this. How can you be smart and not know how to do this? How can you be a doctor and not be able to figure this stuff out? So I had to go back and create that safe space for myself first and foremost. And then as I learned a lot of this stuff, I realized that I was not alone, that this was a struggle that was shared by a lot of people. So now I spend a lot of my time creating space for women just like me, that was the way that I was, and wanted to be what I am today, and even go beyond what I am today really.

04:01

Yeah, you know, that's really interesting. Everybody says you create what you needed for yourself, right? So you've created a business, helping people do what you were struggling with you and you became an expert at it, and you realize that there was a need, and you've gone out there, and you've changed the way women can look at money now. You know, that's really interesting, too. Because what came up for me when you were sharing is a few insecurities. One is like, as a woman, what does it mean to know or not know about money? what is expected of us from society regarding money, you

know, and who sort of runs the money in your house or in your personal life? You know, what I mean? And then also as a woman of color, what that means? Can you speak a little to that?

07:01

Absolutely. And as you know, and I'm sure your audience knows, it's a very heterogeneous group, right? So the fact that you are a person of color, does that mean that every experience is shared together. So when we will talk about money and women of color, people of color, it's not to assume that everybody fits that story. But I will say that for every person, really, the way that we think about money, is the result of everything that we've gathered throughout our lives. And some of this are intentional, and others are unintentional. So for example, there are some people who their parents may have talked to them about money, and life and all that. But a lot of times, we actually learn more by the things we observe in the unconscious lessons. And I call that our money story. So I think of us as adults, and the way that our lives are the result of so much that's happened to us throughout our lives, that we've picked up in our families, as we got old, you know, the way we were raised the way they handled finances. And I will say that it's not uncommon for my clients to say, well, maybe one parent was a spender, or the other parent was not a spender. But all of that actually impacts who we are today. And depending on how you journey through life, but for us physicians, we went through medical training, we're told not to worry about money, just focus on being a doc. And then when you're done, like, don't talk about money, it's taboo. And all this stuff actually impacts where we are today when it comes to our money. So if you're listening your experiences of how you think about it, is the result of what you've been taught consciously. And what you've been taught unconsciously. And again, that is your money story. And now as adults, we have to now be in a place of reflection, and figuring out is this working for us? And if this is working for you, then hallelujah, that's great, how can it work better for you? But if it's not working for you, I just invite you to just be open to the idea of the fact that what you may have been taught may not be helping you right now. And if it's helping you how can it help you more? How can you do it even better, so that we can create a future generation of humans, children of all colors that have money that know how to understand money and know how to use it for good.

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Yeah, interesting. And you mentioned that as physicians, we're taught not to worry about money that we'll have enough. And also that you don't talk about it because it's almost rude, and not to worry. But I you know, both Latif and I are doctors but I also find this universal, I don't think has anything to do with our professions as physicians. You know, being an immigrant child of immigrants, you know, you're taught to never to worry about money, money. First of all, money doesn't matter. It's very common in the immigrant story. That or that all you need to do is work really hard and you'll have everything you need. Don't be greedy. Those are like the the things that I know came up for me a lot when I was growing up. But also, you know, I and I personally believe that as a society, we're taught not to talk about money. And especially as a woman, you know, like, I can just imagine the stereotypes that would come up for women that show up thinking like that have like the audacity to talk about how much they make, or to ask for a raise, you know?

10:25

Absolutely, absolutely. And I agree with you, 100%. It's not unique to physicians, that just happens to be our own shared experience, and 100%. But what I find to be interesting is this, people say, Don't worry

about it, but they actually are worried about it. They're just saying, don't talk about it. And what happens then is it becomes this underlying shame, and quiet worry that we are thinking about, but we don't want to talk about, and then we actually live our lives, we spend, we work, we get money from that space of don't talk about the fact that you worry about it, but I know you're worrying about it. So, you know. So now what I tell people is, I want us to think about it intentionally talk about it intentionally planted intention was so we don't have to worry about it, as opposed to what we've been told before, which is hide it under the table or don't talk about it. So you don't let people know you're worried about it.

11:27

Yeah, so interesting, right? It's like, it's bad to worry about it. Right? So it's like, what's wrong with you If you're worried about it? There's something you know, there's like, clearly something wrong with you. Are you not making enough? Do you not have enough if you worry about it. But underlying that thought, and we talked about the cognitive thought model on this podcast, if you haven't heard it, go back a few episodes, but we talk about the cognitive thought model, which I'll review for everybody listening, whatever you're thinking will create a feeling in you that feeling will drive all your actions, those actions are essentially what creates your results in the world. Because what you do create your results in the world. And again, your results will always be a reflection of what you're thinking if you follow the cognitive thought model. And again, I did not invent this. And it comes from cognitive behavioral therapy. But even before that, it came from 300 BCE from the stoics. So listen, this has been around forever. I've tried to disprove it a million times cannot disprove it. So just to Latifat's point, which is, if your thought is I'm not going to worry about money, or don't worry about money, if that's what you're hearing over and over again, your feeling is probably going to be concerned. Like, that's probably what you're going to be feeling right? Don't Don't worry about money, you're gonna feel concerned, what are you doing. You're thinking about it, it's like, don't think of an elephant, when you're thinking about right now, an elephant, right? You're gonna be doing a bunch of stuff, causing you to worry more about money, you work more hours, because you're afraid you're not going to have enough you start saving a sense incessantly, right? Because you're afraid you're gonna You don't want to spend and what ends up happening, what's in your result line, you're doing all these actions that cause you to be worried more about money.

12:58

So and when you don't talk about it, you end up having more shame about it. You don't ask for help about it. And if you don't talk about it, how are you going to know how to grow it. And that brings up the whole idea and kind of what you're talking about which we describe that as scarcity, right? And it's that thought of the fact that things are limited. And I will go ahead and just say right now that we all have different experiences. And for some of us, Your experience may have been the fact that it truly was limited. Like that truly was no money. And what our brain does is our brain tries to find evidence, and now takes the evidence from the past and tries to put it into the future. When it comes to money. There's also a lot of judgment, people talk about oh, right versus wrong, good versus bad. And the way that I try to remind people to think about it is productive, or helpful or empowering versus not productive, not empowering, right? So as you're listening, you may be going what, it really was limited. I don't want to dispute your experience. And I want to make sure we validate the fact that what you experienced was true, and is real. But the question I have is this, if you are choosing to continue thinking that way? Is it actually helping you create more money and reach your financial goals into the

future? Or is it limiting you from achieving what you truly want to achieve? Because if you're truthful to yourself about it, if it's helping you achieve your goals, then hallelujah, I'm happy for you. And that's great. However, if you're like, well, I still worry about it. It's not growing, it's not increasing. And I have fear about it. And I can see that I'm passing on that fear to my nieces and nephews and kids and my community and my co-workers and the people that I lead at work, then that means that that means we need to look at that a little bit and ask ourselves, Is it possible that maybe there, can be enough of this. How can I get more of it without thinking that I'm greedy, Or I'm doing it bad, Or evil, right? Because, again, you may have add experience in your life where the examples that you saw were people that were doing things that were not necessarily ethical when it comes to your money. But is it possible that you could be an example of what's possible, And what money would ethics looks like. Because ultimately, I don't know about you, but I want my kids and my kids, kids and my kids, kids, kids, yeah, I got plans for them, y'all. I want them all, to see that money is a good thing. In the hands of people that have ethics. Money is something that buttes communities, money is something that changes the world for good, right? Because ultimately, Money cannot make you good or bad, right. But if you're a good person, you're exactly the kind of person that we want to have abundance of money so that you can change the world with it.

16:02

Damn, girl dropping wisdom. Listen, you just said so many good things. And let me just go back to a few of your points just so you can expand a little bit on them. The first one is this idea of shame. I like listen, shame is my jam. I'm so happy that Brene Brown like started talking about and has given everybody permission to just like talk about shame. But what I find so interesting about these thoughts, money, thoughts that will create shame. And a big one is I don't have enough, or I'm afraid or I don't know anything about money, those three ones consistently create shame I've experienced in my clients and so and what happens I think with these thoughts that create shame, it's almost like we put them in like an electric fence in our brain. And shame is the electricity and your and your body's like so afraid of it. And you know what helps turn off the electric fence, saying it out loud, getting the thoughts out. Because once you get them out, all of a sudden, you realize they're not that scary. Oh my God, look, nothing happened when I said it out loud. Which is why as Latifat mentioned, it's so important to talk about money, and to mention things that you thought you were ashamed about. Because it turns out you didn't have to be ashamed about them. But the the tighter the more restricted you are with those thoughts, the bigger the shame monster or whatever you want to call shame gets. And so you know, the fact that you're creating a space for women to feel safe. To talk about these things I, in save for me means like vulnerable, like I can say that things I'm ashamed about, I can be vulnerable in this space right here and feel safe. I just think that's incredibly powerful. And I want to encourage everyone that's listening right now, if you have thoughts about money that you feel embarrassed about, that embarrassment, thats shame. That's what that is. And so find somebody that you feel comfortable to say those things out loud to because the more you speak them out loud, the more you realize that they're not that powerful, they'll lose their power. And it'll just empower you to learn more to meet be more. So one thing I do want you to talk about, though, is this idea about money being neutral. Because listen, I agree with you, 100%. But I also know that my big journey with money and my story about money had to do with money equaling greed, or money in a capitalist society and what that does, and money and racism and money and all of these things, right. And so I want you to expand a little bit about, you know, how we can let go of the idea that money corrupts.

18:32

I love that. So I love analogies, because I like to keep things simple, because why make it hard, when we can make it simple. So I'm gonna use an analogy right now, when you think about water, what do you think about? Do you think about a tornado? Do you think about a hurricane. And then you also think about water that we need for life that we drink, it's great. We cook with it, we water our plants with it. Water is life, right? Water is great and water can destroy. It all is just a matter of setting. So the same thing with with money. Money is neutral. It's just a matter of the setting. So if you're listening to this and your leader, and you do listen to this, and you're worried that money is gonna make you corrupt. My thing is this money takes the shape of whatever container you put it into. Okay, I'm gonna

19:24

hold on Yes. Repeat that. That's like one of Oprah's tweetable moments. That's amazing. Say that again.

19:30

Money takes the shape of whatever container you put it into. So I'm not here to judge you. I'm not here to say what am I to say who is a good person or who is a bad person? What weird exceptions. However, I will tell you this. If you're worried that money is going to change you, I promise you, you are exactly the person that should have money because that means you have a conscience. That means you have ethics and you are the one that we want to have a ton of money, so you can be an example to my kids and everybody around them money is a good thing. Okay, so water has no shape. If I ask is water good or bad, you're gonna tell me depends. Well, you know, if you're tornado, if its a hurricane, if it's a drum, and it's bad, but if it's good, if it enriches, if it grows, your plan to prevent famine, it's a great thing. So the same is water. And the same is money, and you have the power to use it for good. So the examples you're maybe looking to maybe bad and yes, that's how our brain works, it finds evidence. But what I want you to do, and I challenge you to do this, to sit down and make a list of like five to 10 people that you know, that have money and are doing great things about it, doing great things with it. And that is who you can be because money doesn't change you. It takes the shape of the container, that is you that you put it into.

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Wow, 100% agree, that is the most beautiful analogy ever. I love that. Okay, thank you for sharing that. Now, can we go back to what you mentioned. So if you grew up in a house where you didn't have a lot, or you grew up in a house, where for me, for example, my experience with money was a lot of scarcity. Never enough. Never enough. You know my parents were immigrants working their booties off always working, and also had the, you know, the idea in my head from growing up that to make money, you work hard. And so there is always a one for one exchange to make, as you know, you cannot build wealth, if your thought is the only way to make money is to work really hard, because the only way to build wealth is to start creating money when you're sleeping is how I like to think about it, you know. And so when you're not working hard is the only way to make the only way to create wealth. And so I want you to, can you share with the audience a little bit, some tangible ways to go back and think about, you know, like talent to really think about your stories growing up, was it an example of scarcity, was it an example of abundance? And you mentioned earlier, one way to think about it, which is, is this

still serving you? Is this still empowering you? Is there any way else you want to like anything else you want to share with the audience.

22:18

Absolutely. When it comes to money, there's a lot of judgment, we judge ourselves, we judge other people. And the first thing I'm going to say is, whatever your past is, whatever way you grew up, your parents probably did the best they could with what they had, right. And now, I think as immigrants, a lot of us, our parents maybe moved here because they wanted a better future for us. And what they want is for us to not start where they started from. So whatever your parents did, however, they took that money was what they knew. And now they've passed on the baton to you. And you don't have to do it the same way they did. Because if you do, that means just started the rest all over again. We're we're literally every verse in the generational blessings that they wanted it for us. So whatever they did, they did their best. Now it's time to move forward. And my question now is, what are you going to do? Do you want to start again from scratch? Or do you want to keep building? That's my question for you. Because if you want to keep building, then forget about what they did. Now let's talk, how can we move forward? When you think that money is scarce? when you think that money is not present? When you think that money is not available? Are you spending it? Most likely not. And when you do you probably feel guilty. So I'm going to tell you one of my favorite things, which is going to be a shocker to you. But don't judge me, because again, I'm not here to talk about what's right or wrong, good or bad. I'm just here to empower you that. So here's what I'm going to tell you, when it comes to spending which is what a lot of scarcity is about. This is a thought that I teach a lot of my clients, and you're gonna love it, I think, but you can let me know. It's this idea of the more you spend, the more you have.

24:05

Hold on. Because I went to elementary school and we did math. And when you take when you take things away from the pie, you have less so tell me tell me more about that. I want to believe that

24:17

Now. I know, the more you spend, the more you have. And I want you to practice this and ask yourself, How could this be possible? And I'm going to show you how it's possible. Number one is this, what you're spending is now what's important, it's what you're spending it on. Okay, so if you had 20 bucks right now and you keep it under the pillow, you're not spending it, but is it growing? No, it's not maybe mold. Right? It's not growing. But the thing is, is if you take that 20 bucks and you spend it on something that's going to give you more money back, it's gonna grow. So instead of me trying to force you to say Let's ditch the scarcity, no, I'm not going to do that. What I want for you is I want you to think the more I spend, the more I'm gonna have. So that 20 bucks, instead of keeping it under your pillow under your mattress like some of our parents did, and want you to find ways to invest it in things, that's going to give you more money. So literally, you just spent the 20 bucks, or you put it into an asset, and it's going to grow. Okay,

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Damn girl. I like that is one of the most peaceful thoughts the more you spend, the more you have. So, but you are very specific in that it's not spending on anything it's spending on investments. Is that right? Or is what else can you tell us? Can we think about it?

25:38

Yes, so expand in on what I call assets, assets. And I again, guys, let's not make it complicated. Let's make it simple. I like simple. If you don't like simple, you're my person, if you don't like simple, we cannot be friend. Bottom line. All right, we got to simplicity. Assets are things that put money in your pocket versus liabilities, we take money out of your pocket. So I love my home. I love it, it's a gift, and I'm very grateful that I get to enjoy it. However, my primary home doesn't put money into my pocket. So it's a liability, I can still enjoy it. And that's okay. But it's not an asset. However, if I took that money, and I bought a stock with it, or if I took that money and I bought, I put it towards buying a real estate investment, that will make money, then it's an asset. So you and I could spend \$5,000. And you could spend it on clothes, which I have nothing against clothes, but just thinking about growing money only. And I can take that same \$5,000 and put it in a stock market, we just spent both of us the same amount. But for me, because I believe the more I spend on assets, the more money I'm going to make, guess who's going to be richer, I will because I just spent on an asset. So spending is not bad. The more you spend, the more money you make as long as you spend on assets.

27:01

Well, I also want to expand that a little bit because I 100% agree with you about the more you spend on assets, the more money you'll have. But if I just think about like, I'm looking around the room that I'm in right now, and I live a pretty humble life. But I imagine like, when I'm really intentional about the way I spend it is the more I have, even if it's not on assets. The more like when I spend money on a nice vacation, or when I spend money on someone coming in to like clean or help me clean the house, you know, the more time I have, the more time I have with my kids, the more joy that I can create sometimes and so, yes, 100% agree that the more you spend on assets, the more wealth you will create. And if I think you can expand that to think creatively, the more time you'll have, maybe the more memories you'll make, maybe the more this you'll make, maybe the more that and so I just love thinking about it in that way, because it feels so abundant.

27:56

And I mean, on my podcast, all I talk about is creating rich life. So everything we just talked about right now, right up my alley. And guys, listen to what she just explained to you right now think about it, the more content, the more joyful, the less money you're going to spend to try and feel better. And the more money you're going to have. So directly or indirectly, you are building wealth and you create in a rich life. So that's one spending is one, right? The other thing is given, given is important to me, and it's important to a lot of people and maybe to your listening to. That's the other way that spending gives you back, I believe it's a law of the world. The more you give, the more you receive, period, period. The more you give, the more you receive, and it's going to come back to you. You may be in cash, or you may be in jewelry, you may be in creating ritual life. That's it.

28:52

Yeah, that's interesting. I want to talk about that. But let's go back to the other one about assets and your personal home. Because I think a lot of people struggle with that they they assume, right? That their personal home is gonna give them it's going to be now their savings or, and really, it's a huge liability until you pay off that home, your home is a liability. And the only asset in your home is what you

actually own of it. But usually when you buy it, you own very little of it, you own less than 80% of your home. So can you just clarify that because I know a lot of listeners are like, Hold on, I thought my personal home was an asset, not a liability.

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So I mean, we could talk about those two different levels. But when I in this instance, we can simplify it. We can think of assets and liabilities on a month to month basis if that would help you better. So if you think about it, in a month, you put in money to pay for your mortgage. You spend in the money but it's not necessarily put in money back into your bank account. As opposed to you had that same money until you bought a rental property where someone was paying your rent every month and you or that money pays the mortgage and lose some things back in your pocket, we call that cash flow. You consider the difference between those two things. Yeah, so an asset there puts money in your pocket, a liability takes money out of your pocket. And part of the reason why this is unlike using that analogy a lot in, in people in general, but also, especially if you're from an immigrant family, or somewhere where family is taught that we don't want to spend, I can't tell you how many people that have actually seen that have cash sitting down. Because they've been taught that you should not spend money.

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Or they're so afraid to invest, they don't want to lose their money, right?

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Yes. And what we don't talk about is that there is inflation that happens every year. So that cash that's under my pillow, that's \$100 Today, next next year, or two years from now, the value has gone down it hasn't grown, right. So again, I want us to breathe a little bit better when it comes to releasing money. Because if we've truly believed that, when we put money to do things that grow, the more we're gonna have, and holding on to it and being afraid to spend it is no one gives us money back. We breathe better, we sleep better. We have more joy.

31:19

Yeah, absolutely. And this, this second thought that you're letting us borrow from you, which I love is the more you give, the more you receive. And I also believe that it's a fundamental law of the universe. And I know a lot of people struggle, letting go of what it looks like when you receive like they want it to be a one for one transaction. Can you speak to that a little bit?

31:42

Absolutely. I totally, I can write a textbook on scarcity, right? Because that's also scarcity. But now we're going from scarcity of money, we're going to scarcity of time, because a lot of times we're like, if we don't see now, that means it's never gonna happen. Right? If I don't see now, if I don't get it now, that means I'm putting a limit on time. But if we think about time, just like money has been more abundant as having no deadline. You can see how I may not get it today, but doesn't mean I'm not gonna get the money tomorrow.

32:23

I'm just letting people letting that sink in. That's very profound. Because I think a lot of people when you think about scarcity, like not having enough, you assume money, right? It's like material things that you can hold on to. And a lot of people don't realize you can shift that way of thinking to also include time. But if you just had an abundance of time, what if time was never going to run out? I mean, time, what is time? It's like the social construct. We've decided what time is right.

32:49

So absolutely. And I mean, it will impact us in so many ways, and actually helped us judge ourselves less. Because then you're like, Okay, I may not have time to do this today. But tomorrow, it's just still time. But fact that the clock is like every o clock doesn't mean we have to limit our brains by that. So you know, I want us to be a little bit more intentional about that in terms of time and money, but they do play very closely together.

33:18

Well, you have a lot of knowledge. Okay, so we've talked about the way to think about scarcity versus abundance. We've talked about the way to rewrite your story, your personal story in a way that really empowers you not to discredit or not to disclaim, or not to say that your previous history wasn't true. But just to now, tell the story in a way that really empowers you and will move you forward. We talked about shame, how to let go of thoughts of shame. And a big one, I think, for my audience, because I'll tell you right now, I know that my people listening are committed to making this world a better place. And sometimes they don't feel like that goes hand in hand with making money. And there's a big disconnect there. And personally, I mean, I believe it holds you back, you know, my mission when I went to medical school was to be in service. And I used to think that being in service meant being poor, that if I was going to be in service, it also meant that I wasn't going to make any money. And I had just created peace with that, that I was always going to be poor. But there was something inside of me that was driven by scarcity because I grew up in a home with a lot of scar city. So I'm working on I didn't want, I wanted more because I didn't want, deep down I was so afraid to recreate what I had experienced, you know. And so I and I just want you can you speak a little bit to sort of that that connection and that disconnection I think I because I firmly believe now because I live it and I experience it, that you can be in service you can be committed to making this world a better place you can live every day to make this world a better place. And you do not have to be poor to do that.

34:56

In fact, I will tell you because I love it. I love working with people like that. Because they're exactly the people that you want to have money, right? And what I tell people is this. One other way to think about it is, if you actually one of the things that causes people to lose steam is what we call burnout. So you can actually burn out of doing good because you have no more money to do good. So in fact, I'm gonna flip that around and say, maybe it's a little bit selfish of you to want to stay poor. Because then what about those people that need you to be doing good 10 years from now, when in fact, if we can put money in your hands, you get to do good, not just now, but also 10 years, 20 years, 30 years, 40 years from now. And the way I want you to think about it is this, I get it, right. And it's because of the stuff that we've been taught in the past the stories that we've seen in the past. But again, that's the past, we get to create a new future. So what if that was even the truth of the past? Like, I mean, do you get to limit yourself in the world by thinking because it never existed, it would never exist. So let's even assume

you've never had an example of what's possible, I challenge you to be the example of possibility. So you as a human that's alive today for a reason. And for your purpose. I asked you. How can you be an example of what's possible? How can you be an example of doing good and having money and creating wealth and having riches. Because that's the honest that's on all of us to be the example of what's possible. And I will tell you that people that actually think that doing good means being poor. They perpetuate that. And now what I find is they stay poor, because they say no, to all the ways that money is actually trying to get to them. No, we don't do that. No, that's not how we do things. No, I can't learn that. No, I'm not able to. Listen to me, every one of those is ways that you are saying no to doors that can open and make you become an example of what's possible. So, all right. So that's what we mean by your thoughts creates a result is because you think that good people should not have money, and should be poor, is exactly why you are unconsciously making it seem impossible for you to have money. So when we work on that, when we change this, When we try to help you find, I will tell you, Vanessa, I've had people that are like that, and three months into working together, they're like, there's so many sources of income, I like, now we're talking, those things have always existed. But because you've blocked it out, you've never seen it. But now you get to see it. And you get to be an example of what's possible. And now your kids are now going to be part of that generational story that your parents started when they moved here, right. And now your kids become like, multimillionaires and to get to change the world. Because if you haven't looked around, there's a lot of guys a shit on your show. I'm a GI doc. Yeah,

37:57

your GI doc. And even if you weren't, you can say, I suppose.

38:01

Perfect. There's a lot of shit going on in the world. And we need people like you. So if you're concerned that money will make you evil, you are exactly what we need to have money because that's how we're gonna change the world. So get to work.

38:13

Damn girl. let's so, I want to just like drop the mic right there. And just like in this podcast, it was so beautiful. And I want people to just just sort of grasp what she just said, because it's this isn't like some voodoo, whatever manifest whatever. It's just a fact, when you open your mind to the possibility that there's multiple sources of income around you, all of a sudden, you start seeing multiple sources of income around you why? Because that's how cognitive bias works. If you've created a bias in your brain, that, for example, you know, I'm always going to be poor, you will never look for ways to make money. And when you let go of that cognitive bias, again, this is science, both of us are scientist here. This is science, when you let go of that you just start seeing the possibilities all around you. So I just think that that's so beautiful. And if you're afraid that you know, your child will now be a multimillionaire and what that means for your kid now they're going to be greedy or whatever. I just want you to remember that you are raising your child with values and the money will take the shape of whatever form you put it in. You raise your child with the right values. That multimillion is just going to make this world an incredible place to live in. Just think about like how much you can help. And it's not just about you going out like working in that community clinic. What if you were the person that owned it? What if you were the person that funded it? What if you were the person you know, it's like, it's just so much

bigger than we can imagine when we open our our minds and allow ourselves to believe what's possible for us. Anyway, I just thought that that was so beautiful.

39:47

Yes, we get to give scholarships, we get to rest. We get to be the sources of other people's abundance by hiring other people and putting money into their pockets. That is how we change communities, but it's harder, it's not impossible to change communities if you don't have money, because there are lots of examples of that. But imagine having those values, having those goals, having those mission and a lot of cash, and I don't care who you are, I don't care what your story is. If you're listening to this, it's possible. Period. Period.

40:18

Exclamation point. Yes, triple. All right. So listen, you guys have we'll have all the information of where you can find Dr. Latifat on the show notes according, including her podcasts, because you're interested in you want to hear all about the ways to live a wealthy and wealthy life that has a purpose. I mean, that's the whole point. You want to live a life of purpose. For me personally, I live a life of service with purpose, but that doesn't mean that it also don't create the resources and abundance around me to help my parents to create jobs to do all those other beautiful things. Alright, my Darling, anything else you want to leave with the audience? Any last words?

40:54

No, it's been a pleasure. I think we've had a lot of great conversations and I anytime before on my platform, I said listen, if it's completely okay to listen to it many times, so if you're like, okay, that made no sense. Just be open, listen to it again. See what sticks if it doesn't help you, not good or bad, let it go. But it's been such a joy. It's such a pleasure and thank you for having me here.

41:17

Thank you my Darling. Alright Mujeres we will talk next week, Adios!

41:29

Hey Mujeres, if you enjoyed this episode, make sure to subscribe, rate, review and share it with a friend. And if you love what you're learning here, then you have to sign up for my weekly love letters. I send you all the good stuff, doses of inspiration and all the skills you need. So you can live lead and make money like the Chingona that you are. Subscribe on my website at VanessaCalderonMD.com. I'll see you there.