

EPISODE 609

[INTRODUCTION]

[0:00:33.1]

FT: Love is in the air today, welcome to So Money, August 7th 2017. I'm your host Farnoosh Torabi. Are you feeling like you love yourself today? Well, our guest Nicole Moore is here and she's a love and relationship coach and dedicates her life to helping women, particularly, really know and feel their worth so that they can then go out there and find their match.

She is the founder of Love Works and she teaches her clients how to be loved. Because as she says, "A woman that truly loves herself and her life is unstoppable." How Nicole got here is not a straight line, she has a very storied path which she shares. And on a financial note, Nicole earned a whopping \$100,000 in just one month recently.

She shares the behind the scenes of her business, as well as how to build your audience online and cash-in on your expertise. Here is the lovely Nicole Moore.

[INTERVIEW]

[0:01:36.5]

FT: Nicole Moore, welcome to So Money. it's a pleasure to connect.

[0:01:39.9]

NM: I'm so happy to be here.

[0:01:42.5]

FT: You are a relationship coach and as I was reading your bio, you talk about one of the ways you differentiate yourself is that you help women find the top 1% man. What is the top 1% man?

[0:01:58.2]

NM: He is amazing on every single level. He's handsome, he's spiritual, he is generous, he's passionate, very often wealthy but the bottom line is passionate about what he does. If he's into family, he's very into family. He is the guy that's amazing on all levels. The guy that you almost can't really almost believe he exist but he does exist. That guy.

[0:02:21.6]

FT: Do you find yourself having to convince women of this definition of a wonderful man? Because I'll tell you, in my work, when I've been in conversations with some of my listeners and audience around money and relationships. For them, they want – and this may sound antiquated – but they are looking for a man who is their “equal”, successful equal and can provide. What do you say to that?

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NM: I say it all the time. It may be antiquated but in my world.

[0:02:53.5]

FT: So it's not just me, okay.

[0:02:54.6]

NM: Yeah. All the time, women, I mean, at the end of the day, most women want to feel like they have a man that can provide. Now, what I'm seeing all the time Farnoosh is a lot of women who work with me, they're entrepreneurs. Now they have this feeling that they've got to build their business or they've got to make the level of money that they want to be the equivalent match for the kind of guy that they want. So they're saying, “I've got to be that too and I also require that from a man.”

[0:03:21.7]

FT: It's an interesting time to be doing what you do as a relationship coach given the apps out there. I'm talking about Tinder and I don't even know the rest of them, they're so many, I mean, I'm obviously not in that market because I'm married.

But I hear about it. How has that influenced your work and your business if – I mean, if at all? I'm just curious.

[0:03:46.4]

NM: Yes. Well I met my husband on Tinder so first of all, I married my –

[0:03:50.8]

FT: No way, a relationship coach finds her husband on Tinder?

[0:03:54.6]

NM: Yes, believe it or not, I was my husband's first Tinder date. His first date out of the gate, I said –

[0:04:00.6]

FT: Have you told Tinder this? This is a great case study for Tinder.

[0:04:03.6]

NM: We should but you know, I have a lot of clients who have met their man online. What I say is this, because nearly every single person that comes to me says, "I want to meet my man in the 'real world' right." There's this concept of, I still want to have that meeting in the real world.

What I tell them is, we're going to use online dating as feedback okay? Because I really believe that when you first get on there, what you're getting isn't just the way it is right? That's the mistake most women make. They go online and they're like, "This is horrible!" right?

It's just a feedback really, for what you're thinking, what your beliefs are, it's everything inside of you is going to show up online. I teach my clients to use it as really a measure of where they need to grow in their mindset and their energy. And then when they shift that, they very often meet a man in the real world but hey.

If you meet your man online like I did, you're happy at the end of the day for meeting him there.

[0:04:57.3]

FT: How much effort, how much time, how much work goes into finding the partner of your dreams? I feel like sometimes we think this is just an area of our life that if it happens, it happens. We have to let universe bring us and draw us to people, we work so hard in our careers and building our businesses and our jobs.

That sometimes we – for a lack of – I don't know for what reason but we don't emphasize the relationship component as much. Yet you could argue the most important thing in life is to connect with someone and to nurture a relationship together and grow.

I think that's why we're put on this planet, that's my opinion. Yet I see it all the time, we don't emphasize this area of our lives, we don't prioritize it. We're on apps trying to swipe our way to love and I just don't think that's like, the cure.

[0:05:48.0]

NM: It is the most important area and somehow we push it to the side right? You ask me how much work? I mean, here's the thing, I believe that any woman listening to this could probably go find a husband right now if she wanted to right?

She can go to a bar, she can – but most women want something extraordinary. At least, the women I talk to, they don't want ordinary love, they want extraordinary.

[0:06:06.9]

FT: Extraordinary men aren't at the bar, I like to go to the bar.

[0:06:09.9]

NM: No, what I mean by that, some of them are there but amazing love doesn't just happen but most women want amazing love right? I believe, to get that, it does require a certain level of work. Your heart has got to be open, it can't be clouded with X's or I'm not good enough, any of that.

Your mindset's got to be open, you got to have a vision, you got to believe that the kind of guy that you want exist. To answer your question, it does take some work to get that kind of relationship for sure.

[0:06:41.3]

FT: Standards, let's talk standards. I know when I was in my early 20's, I had a whole long list of like deal breakers. I was fortunate that I met my husband in my mid 20's and he checked off a lot of those boxes. But I then have friends who are now in their 40's and they're still single and they still have a long list of standards.

Should you change your standards as you get older?

[0:07:05.7]

NM: Well, I think you have to have – what I tell my clients is this. Okay, I think some people want some qualities and it's not coming from their heart, it's coming from their ego right? Some people want, like "I want a kind man, I want a man who's faithful" but there's a difference

between I want a man who's faithful because that just resonates with me and I know in a faithful partnership, I can just relax, I can give my all.

I want a man who's faithful because I was cheated on and you know, there's a different energy right? What I say is, have all the qualities that you want that are actually coming from a real heart place. Not a fear based place. I tell my clients, the ones that are fear based, "I need a man who is successful because I want to look good."

It's very different than "I need a man who's successful because I'm inspired by a man with vision and I love having deep conversations about where the world is going." You see the difference right? All the qualities from your heart, keep them. Because they're important but the go qualities, I'm sorry ladies but I have got to go because they're actually getting in your way.

[0:08:05.1]

FT: That's so true. Tell us how you build a business as a relationship coach? Maybe people are listening and going, "I'm pretty good at giving relationship advice, my friends come to me all the time with love questions." You know, how do you actually become a relationship coach and someone as successful as you?

[0:08:22.5]

NM: Well, I got certified as a life coach first okay? That's where I first started, I have three different life coaching certifications and honestly, the truth is, every woman that came to me wanted to talk about relationships you know?

That's the bottom line and so I kind of moved into that niche, somewhat naturally. At that time, the honest truth is, I was in a relationship with a soul mate, now I know he's a wound mate but I really thought –

[0:08:45.9]

FT: A wound mate, I like that.

[0:08:47.7]

NM: I thought I had the most amazing love on the planet. Ended up, he was an emotionally abusive narcissist okay? That I discovered after four years. I was building my business, that crumbled to the ground and I had to take a really hard look at why I had attracted in that relationship in the first place right?

Through all of that healing, I really developed my system. That led me to the work that I do now. I started off wanting everybody to have the amazing love that I did and it wasn't amazing, it was but it was also wound mate.

Then I healed, then I taught people, okay, from that place, how do you get real love if that makes sense?

[0:09:26.3]

FT: It does make sense. I think so much of our professional careers, they start from our own personal complexities and issues and how we solve them and then we learn and then we teach that. What are you still learning about love?

I'm sure this is an evolution right? You don't always, you don't have like "Okay, now I'm done, knowing everything there is about love. Next." There's always stuff to learn.

[0:09:51.2]

NM: Yeah, what I'm learning now is I have a – he's going to be eight months old on Sunday – I have an eight month old baby, it's my first baby and anybody who's had a baby. Before I heard that the relationship can change you know? I thought, okay, those are just people, they're just saying that but it is a different experience when you have a child.

Now my work every day is, really putting conscious effort and attention on how do I stay connected to my husband. Because biologically, I don't know, I feel like all my energy wants to go to my child you know?

I have to bring my attention to nurturing the beautiful relationship with my amazing man. That's the journey I'm in now. It's how do I have even better relationship because we had an amazing relationship before we had our kid who is beautiful and amazing. But I feel like my biology is just focused on the child and I'm learning.

[0:10:43.5]

FT: The mamma bear, yeah.

[0:10:44.4]

NM: Yeah, right?

[0:10:47.0]

FT: Do you do date nights and other things?

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NM: Yes, we do date nights and I constantly remind myself, even if we're playing all together on the floor and I find myself focusing all the attention on my son Luke, I would just constantly remind myself and I'll go over to my husband and I'll give him a kiss, he really likes affection.

I'll give him a kiss and I'll just make a conscious effort to let him know, he's still appreciated. I'm a big fan of just little tiny make outs, you know, you're not going full out but you just introduce a little bit of that energy in there you know?

Just kiss someone in the kitchen, get a little bit hot and then you go do your day so you keep the fire burning.

[0:11:26.4]

FT: It's like a workout, you can't pull an hour-long workout? Do like a quick pushup or some sit ups, exactly. It adds up. The results will happen.

[0:11:36.0]

NM: Yeah, totally.

[0:11:38.5]

FT: How often does money come up in your conversations with your clients? And maybe let's break this question up a little bit so for women who are looking for love, how much – where does money fall into their equation of what sums up to you know, an ideal guy?

They want a man who's passionate but does that mean he has to be making a lot of money or making more, what's the – what do you hear?

[0:12:02.8]

NM: Every single woman that I talk to without a doubt wants a man who makes good money. They all do. But the interesting thing is that a lot of women who struggle with love also struggle with money. I don't know if you've seen this but a lot of women that come my way, they're not where they want to be in their life.

They're still struggling in their career. I have a lot of women who live at home with their parents still and so they feel at the end of the day, it's a conversation of "Am I good enough to even have the kind of man that I want?"

I want this man who is amazing, I want this man who is successful. What I tell them is this: "You don't have to have a million dollars in your bank account right now to be a match but you do have to have an abundance mindset." You know what I'm talking about Farnoosh.

[0:12:46.2]

FT: Yes.

[0:12:47.5]

NM: You have to have an abundance mindset to be the match for the kind of guy that you want. So I'm in that conversation all the time. Most women who come my way are in a conversation of "I don't have enough money." Same thing as "I don't have enough love right?"

"I want amazing money, I want amazing love" but I'm coming at it from a place of lack. So we have to shift the inner conversation first.

[0:13:08.4]

FT: That's interesting. I would expect this of men, if a man, I'm again thinking just primitively and how we're trained. You know, men are conditioned to be providers. "If I don't have enough money, if I don't have a stable job, I'm not ready to really provide for a family." Therefore you get into relationship but women also have this train of thought?

[0:13:28.3]

NM: Maybe it's just the women that come my way because they've already done a lot of personal development so they're very much – they want to be the match for their man and so they take it very literally.

"If I want to marry a wealthy man, I have to be very wealthy." I also attract a lot of women who are working on their business and they'll use it, the truth is as an excuse. "I'm going to go work on my business, I'm going to go make money first, I'm going to go buy a house." I've heard that one over and over again.

“I’m saving money for a house” and they’re using that as an excuse to not actually dive in and do the love work to find their man.

[0:14:00.3]

FT: You know, I had a friend back in my 20’s who was like, she had an order of hierarchy of things she wanted to accomplish in her 20’s. First was get the job, next was buy a house, third, find love, get married. I appreciate that she wanted to get financially secure, independently before getting in a relationship.

I think that’s great but is there a way to do it all together? I mean, do you have to like make it so compartmentalized?

[0:14:30.5]

NM: I don’t think so, I think you can do it all together. You can have two focuses. I know when I met my husband, I was working on my business, I was growing my business. I would just, I would focus a little bit in the morning on my love work right?

Love work, visioning, all that stuff and I would get down to my business. The way that I did it was I prioritized my day with three priorities. Love was first, business and then I think it was, at the time I was a half marathon training. It was like fitness and I just said, if I haven’t done love work, I can’t do work yet. If I haven’t worked yet, I can’t workout.

I got to all three during the day and I tripled my business income the year that I met my husband. So I’m a big believer in when you’re with the right person, it actually helps you grow.

[0:15:16.1]

FT: Wow, that’s so true. You’re an entrepreneur, is your husband also an entrepreneur? How does your home life work structurally and logistically now that you’re also parents to make sure that you get the work that you need done and he as well?

[0:15:30.1]

NM: Yeah, first, when I met him, he was selling life insurance. He's the only person I've ever met that really loved that job. He loved it. He had such a passion for it so I honestly, before I met him, I had a little bit of a conversation of "I should be with an entrepreneur." You know, because I'm an entrepreneur and I love to travel.

Then I met him and he was so passionate about what he did and I actually really admired that. If you love selling life insurance, he really just love sales. He was working at that job, then, when I had my baby, he took paternity leave and we realized how amazing it was to have him home. We started dreaming up this vision and I started getting this vision of actually kind of you know, retiring my husband and I worked on that.

I've been working on that this year and now what's happening is he's actually, he's not going to retire, because he loves to work, he's been helping me and things in my company.

Now, we just bought a home and we're going to have offices across from each other and so he's actually come in to help me because he says he loves the work that I'm doing in the world so much.

He's like "There's no better work than love." So I kind of have my vision.

[0:16:39.9]

FT: Don't retire your husband Nicole. This is advice, my public service announcement everybody, don't retire your partner, wife or husband. I think what you're doing is brilliant, you're leveraging his skills, he's able to still be with you which is like his favorite thing to do and yours as well.

I feel like you've really found that sweet spot.

[0:17:00.2]

NM: Yes, I know, I have your book literally. I know I can't do that, I think men need to work too you know? Exactly what we're doing is there's some areas where I'm not as strong in my business and he happens to actually have those skills. It's ending up being a really great match. But then you know, there's work to do there, to learn, how do you communicate with your partner right?

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FT: Right. A personal question, how do you manage the money in your relationship?

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NM: We used to have like separate accounts you know? Then we would just kind of like, if we had to pay for things, we were looking if we're going on vacation, I would pay for a part of it and he would pay for a part of it. Then we decided to buy a house and to get the house loan and what they told us was it's better to combine everything you know?

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FT: Really?

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NM: Yes. I don't know, getting a house loan in California, that's a whole separate thing. So then we actually combined all of our accounts and now, we're in the process of after they are combined, separating things out again so we have different accounts. So I had to go through that whole – there was fear there honestly for me because I realized the second that I did that, it was like all these thoughts came in my head, right? I remember hearing like “As a woman don't do that. You should have a separate accounts.”

All of this stuff, my mom's stories telling me, my mom would say, “You need to be with a wealthy man.” Parents always argue, people argue about money. So the second I contemplated combining my account with his, all of this fear came up that I had to then go deal with.

[0:18:42.4]

FT: Well I think you can still do that but I think it's important to maintain your autonomy, financial autonomy in your relationship – man and woman I mean. You have your joint accounts for your joint expenses but also silo a little bit of your own money away and his as well. So you don't have to ask for "permission". You could just spend money on certain things and feel yourself because especially as an entrepreneur and I think these days people are getting married later in life.

You come to the relationship with already your financial mindset and financial habits and you want to be able to keep some of that livelihood and then you'll feel – I think that does cut out a lot of the arguments.

[0:19:28.2]

NM: Yes, exactly.

[0:19:31.5]

FT: I didn't know that about California maybe because they suffered so much during the housing recession that they've since become a lot more strict about cold buyers on property and things like that.

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NM: Especially for entrepreneurs, yeah. They've just passed a new law that you have to have your business for five years or else you can't even get a loan.

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FT: No way.

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NM: Yeah, it literary just passed so I've been in this process of buying a home so.

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FT: That's intense, yikes. Wow, okay that's unfair.

[0:20:03.2]

NM: Yeah.

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FT: I mean if you've got the cash that's one thing I guess. If you are looking to get a big loan I guess they are especially concerned. Alright, what's your financial philosophy Nicole? Do you have an overarching money mantra?

[0:20:14.9]

NM: Well I don't know if people are going to take this on this show. I don't know if you think this is good advice. So I'll ask you, I always believe that I am going to have more money in the future than I have right now. That is the underlying principle that I always believe in. So when I look at the future I just always see more money. I never have a fear that it is going to be there. It doesn't mean I am fool hardy with my money, right?

I am a big fan of being cash rich, you know? I love that. I love building cash and seeing my account have money in it but I also think that I always, always, always expect more in the future. So because of that, I believe at the end of the day I tend to get that.

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FT: Have you ever been in a place of scarcity fearing that you wouldn't have enough? How did you get this mindset?

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NM: I think at the end of the day maybe it has to do with my childhood. I grew up upper middle class in New York City. So there wasn't – my parents when I ask my mom now she says, "You know there was a lot of struggle around money." But I didn't feel that. How I felt was "We're fine." I didn't feel we had money struggle. So I think that was a foundation and then I just think I'm a big believer in positivity and positive thinking and you create based on what you think.

So I did go through a period of scarcity. When I moved to California, my merchant account in my business, I actually made a lot of money in two days and that tripped them off. It scared my merchant account and they actually shut down and they wouldn't pay me for three months. So I made a lot of money but then I didn't receive it for three months. At the same time I was growing my business rapidly, hiring new employees.

I was in a growth phase and at that exact moment all of my cash shut down. They would not release it. I ended up getting it back but they didn't release that –

[0:22:13.9]

FT: I don't understand, can you walk me through that. A merchant account, so you made all of this money.

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NM: I made a lot of money and they –

[0:22:23.4]

FT: And it was in your bank account?

[0:22:24.5]

NM: No, so the way the merchant account works – they process money for you. So if somebody signs up for a service, they click on a link, it goes through this thing called One Shop in a Cart then the merchant kind of holds the money for you and then they take a processing fee and then they release it to you, right? And so for some reason because they're not that familiar with the coaching industry I think.

So for some reason, it actually scared them. So we were in this whole thing for three months where I didn't actually get any of my money coming to me and so –

[0:22:59.9]

FT: That's when you lawyer up Nicole. I would have been so lit up, I would have shown up.

[0:23:04.9]

NM: I wish I have known you then.

[0:23:05.3]

FT: Figured out where they were and would have shown up and was like, "Give me my money".

[0:23:08.9]

NM: Yeah, we had to switch merchant accounts. It was crazy but at the same time, I had all these new employees and so I was like, "Wow." I actually had a moment of my bank account going to negative but my mindset was I had heard so many people, I have heard so many successful entrepreneurs talk about moments like this where somebody said, "I was at a Mastermind and I didn't have money and I was eating on protein packets"

I was eating protein packets. I was there. And I just told myself this is the beginning of my multimillion dollar business because if so many successful entrepreneurs have been in the

same exact place that I am in. Then why not tell myself that because I am here I am actually going to be successful. So I was going through it but I was telling myself that this was just a moment in my success story if that makes sense.

[0:23:56.1]

FT: Yeah, it makes a lot of sense. Oh my gosh, I would have been livid. To know that you are owed this money and they're just holding onto to it, it's like, "Give me my money right now".

[0:24:11.5]

NM: Yeah it was a little bit crazy, yeah it was.

[0:24:14.2]

FT: I mean it's one thing to wait a few days but you were waiting months. That's ridiculous. But yes, look at you. Looking at the positive. This is an indication that I am able to grow my business. How did you grow your business so quickly? Because I understand you were raised on the Upper East Side, lived there, then move to San Diego not too long ago. So how did you network there? Did you already have leads?

[0:24:38.6]

NM: Yeah. All of my business pretty much comes through my email list right? So it's all email marketing and then videos on YouTube, some Facebook. But everything comes from my email list. So I started off, I hired a business coach, I built my list and that is what feeds my business. So those are the people that get emails from me every week, multiple times a week. I give them a lot of amazing free content and the ones that feel like it's right to work with me.

We get on the phone, we have conversations. Now I have a sales team that's doing sales for me so I don't do as many of those calls. But it's just people on my list. We get on the phone, we have a conversation, if they are the right fit, they get enrolled in one of my programs.

[0:25:26.4]

FT: How do you grow your list?

[0:25:28.2]

NM: I did it in the beginning through Tele Summits so that's where you interview a bunch of experts like I would interview 20 love experts and they mail to their list for me. So then I get some people on my list because of that. So you give away a free event where lots of love experts come and then you build a list because of that. So I started with Tele Summits. That's something that I learned through my business coach. Her name is Shanda Sumpter. After that I also do Facebook ads.

[0:25:58.4]

FT: Ah yes and the ever-changing Facebook ads algorithm. It's hard to keep up.

[0:26:03.8]

NM: Yeah.

[0:26:05.4]

FT: But that's good to know. If you want to build your list, ready, Tele Summits and Facebook ads. Okay, I am taking notes. Tell me about a financial success like your So Money-est moment.

[0:26:22.7]

NM: Yes, well I had one recently. I made a \$100,000 cash in the month of June. That was a big moment for me because I remember thinking in my head that if I just got to six figures somehow that would be – you know how you think like, “Oh I'll have all the money I need” right? So I remember working towards that. To get there in an entire year and how difficult that was. People say the first 100,000 is the hardest to make.

I remember that that felt like a difficult journey for me to get to six figures. So then to make that in a month felt like this incredible leap and especially in love coaching. I know a lot of business coaches that make incredible money like that but in the love coaching niche, it is a little bit more rare.

[0:27:25.2]

FT: Right. I mean was it just through – what did you change? What did you ramp up? How did you do that?

[0:27:31.9]

NM: Well, on one of my programs I offered a significant painful discount and I didn't expect this. It used to be about 80% of the people paid in instalments and about 20% paid in full. However when I offered it even deeper pay in full, the ratio flipped. So all of a sudden the majority of people were paying in full. So that was a little bit of a business strategy but I was ramping up to make this 100K in a month.

I was repeating it every day. I was on accountability with a colleague of mine every day we are texting each other. We are ramping up, we're getting in the energy, I was reading books on money. I was doing a lot to raise my energy, my frequency, my vibration and then very practically I got a little bit smarter about some of the content that I was putting out. I wasn't just like, "Hi it's Nicole Moore. Here's a great video" you know?

I was really trying to communicate a message about why women need help in their love life and helping women understand the help that they need. Instead of just like, "Hey this is a great video, yay!" If that makes sense? I got more smarter in my marketing.

[0:28:45.3]

FT: Smarter and working harder. I was thinking the other day – so I had the chance to interview Gary Vaynerchuck. I don't know if you know who he is?

[0:28:54.2]

NM: Wow, yeah.

[0:28:54.8]

FT: He's on fire, he works all the time, he's super smart and he said, "You know the expression I hate is I want to work smarter not harder." He's like, "What if you do both? What if you work smart and hard?" You know? Imagine that and then you would just reach the stars and the moon and he just thinks that it doesn't have to be one or the other. Do both because that's what it takes to be really at the top of your game. It sounds like that's what you're doing.

[0:29:28.3]

NM: Yeah, it does take work. I am not going to lie. It does take a lot of work. Now that I have my son, I am not working on the weekends. But the honest truth is building this business has taken a lot of work for sure but it's worth it. It's work that is really worth it.

[0:29:45.0]

FT: Well you have found what you like to do. Tell us your number one bit of advice for couples when it comes to succeeding in your financial relationship.

[0:29:58.9]

NM: Okay, so you have to communicate. The thing is that a lot of people think that their relationship with money in their head is the way that everyone else sees it and everyone else should see it. Very often in partnership, you are coming together with someone who has a different money mindset than you do, right? And so at the end of the day, you have to get together with your partner.

You have to communicate and the energy has to be “This person is not wrong for thinking how they think. I am not right. We’re trying to come together.” You guys have to have a shared vision of how your finances are going to look and if you come with the energy of, “I really want to understand my partner’s mindset” not “I want to judge his mindset.” I find that if you are like, “Okay well he spends too much” or “He spends too little” – there’s a reason.

There is a reason why we all have our money mindsets and I find that curiosity is like this magic potion in a relationship. If you change the energy from “I want to be right” to “I want to be curious about my partner, I want to understand him” – you are going to soften as a woman. He’s going to soften and then the two of you can actually get on the same page. I think it’s very important for couples to have a shared vision that they are working towards together.

[0:31:09.0]

FT: I love that. One of the things that I practice in my own relationship consciously is making sure that even though I’ve got something decided in my head when it comes to a purchase or an investment or something I want to do with our money. I always will ask Tim, “What do you think?” In the beginning it was because I wanted to just sort of obviously not make it look like a one sided decision and one person to make the decision.

But I think as we’ve evolved in our marriage too and I’ve to know what’s working, what’s not, where are the best places to put our money. He comes also with so much insight and perspective and he slows me down a little bit which is good. I could tend to be really jumpy when it comes to making financial moves because I think I know what I am doing right? Because I do this all the time but it’s nice to have somebody who’s like, “Wait a minute, let’s think and slow down and research and do more research” and I really appreciate that.

But like you said, you have to be conscious. It is not something that you can just take for granted. You have to work at it and keep that communication open and stay curious. Asking your partner “What do you think, how would you do this? Have you heard about this sort of investment?” Just keeping those questions going back and forth is really important because one obviously, two minds together is better than one.

But it shows respect too I think to your significant other though like, “I really want your input and I appreciate your input.” simple things. Nicole, let’s do some So Money fill in the blanks really quick. Finish the sentence: if I won the lottery tomorrow, the first thing I would do is _____.

[0:32:59.3]

NM: Go on some amazing vacations with a lot of my friends and tithing 10% of it because I recently started tithing 10%.

[0:33:06.6]

FT: Nice. Alright one thing I splurge on like a really indulgent splurge, you don’t regret, you have to do it.

[0:33:15.1]

NM: Well it’s more a lot of shopping a lot of the time. I online shop a lot for clothes.

[0:33:22.9]

FT: Where do you like to shop?

[0:33:24.3]

NM: I love revolveclothing.com that is my jam. I am obsessed with them.

[0:33:27.9]

FT: Free shipping both ways. Free shipping for your returns. They were one of the first to do that and I think have established a very loyal following as a result.

[0:33:37.7]

NM: Yeah, they're amazing.

[0:33:39.5]

FT: Alright. One thing that I spend on that makes my life easier or better or both is _____.

[0:33:45.1]

NM: My amazing nanny, I could not run my business and do what I do without her.

[0:33:50.9]

FT: Likewise. When I donate I like to give to _____ because _____.

[0:33:56.0]

NM: I give to the A Course in Miracles Foundation because I read the A Course in Miracles almost every day and it's had such a big impact on my life spiritually and so I like to give where I'm spiritually fed.

[0:34:08.0]

FT: It's called A Course of Miracles?

[0:34:09.7]

NM: A Course in Miracles.

[0:34:11.7]

FT: A Course in Miracles, okay. I never heard of that. I'd like to –

[0:34:14.4]

NM: It changed my life.

[0:34:16.3]

FT: It's a book or what is it?

[0:34:18.9]

NM: It is a book that was dictated to this woman and she channeled it. But it's basically about how to live in a love based way not a fear based way.

[0:34:31.7]

FT: And last but not the least, I'm Nicole Moore I'm So Money because _____.

[0:34:36.8]

NM: Because I just trust money and I love money and I know that it's here to support us and I feel that that at the end of the day is money. It's having a great relationship with money no matter what is in your bank account.

[0:34:49.5]

FT: I love that, coming from a relationship coach we know it's got to be true. Thank you so much Nicole and best wishes to you and your beautiful family.

[0:34:57.5]

NM: Thank you.

[END]