

#131 Nicole Iacovoni

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SPEAKERS

Michelle Glogovac, Nicole Iacovoni

M Michelle Glogovac 00:01

You're listening to the mind simplified life podcast and this is episode number 131. Welcome to the mind simplified life podcast, a place where you will learn that your past and even your present. Don't define your future. Regardless of what stage of life you're in, I want you to feel inspired and encouraged to pursue your dreams, simplify your life and start taking action today. I'm your host, Michelle Glogovac, and I'm excited to share my stories and life lessons with you will taking you on my own journey. This is my simplified life. Hey, friends, welcome back to another episode. I'm your host, Michelle Glogovac. I recently did an episode around mindset in business and I touched a bit about money, and how you have to have a certain mindset in order to be okay with raising your prices, and making more money in your business. I am so stoked today to have my guest, Nicole Ike Avani. On who is not only a licensed clinical therapist, but she's also a financial therapist, Nicole's sharing how she fell upon this career and how she's helping mainly women who are female entrepreneurs get comfortable with their money situation. And by comfortable. I mean, she's telling them how to take their money on a hot steamy date, and rekindle that relationship so that the dates become a long lasting, successful marriage. We had so much fun recording this and I'm not sure how 30 minutes blew past but I know that you're going to learn a lot. And I promise we're going to want to hear back from her again. Hello, Nicole.

N Nicole Iacovoni 01:52
Hey, Michelle.

M Michelle Glogovac 01:54
I'm so excited to chat with you because it's so much fun.

N Nicole Iacovoni 01:57

Me too. I can't wait been looking forward to it.

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Michelle Glogovac 02:00

Me too. Can you introduce yourself to everyone before we just dive in?

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Nicole Iacovoni 02:04

Sure. I'm Nicole. I Cavani. Yeah, my last name is tricky. I am a licensed psychotherapist. I've worked in mental health for about 20 years in a bunch of different capacities. former police officer that's a whole other story and why didn't know that? Oh, yeah. Oh, my, my career has taken the scenic route, my friend. And I'm also a financial therapist trying to figure out how I landed in that spot, right sort of by accident. And as a financial therapist, I help women entrepreneurs to heal their relationship with money, work through all the messy money baggage that we all have figured out how to make more profits in their business and really fun non sleazy ways, and manage their money strategically. So I'm basically on a mission to empower women to take a more active role in their financial lives. And I love the work I do, I really do

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Michelle Glogovac 03:01

more than being a police officer, because I kind of like telling people when they've done things that are wrong.

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Nicole Iacovoni 03:07

Um, being a police officer pretty much sucked. I really hated that. There, there wasn't anything that I enjoyed about that job, which is why I didn't do it very long. I hated third shift. I hated people giving me a hard time about being arrested. I mean, nobody likes being arrested, but come on, like I'm trying to do good in the community. I hated dealing with drunk people all the time. And it was like one of those jobs where it was one or the other. It was either super boring, and you wanted to fall asleep because nothing was going on. And the hours just dragged on to the end of your shift. Or it was like complete chaos and panic, and you're like, am I gonna die today? So like living in those extremes just didn't work for me.

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Michelle Glogovac 03:56

Oh, my goodness, you obviously didn't work in San Jose.

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Nicole Iacovoni 04:01

No, I did not work in a city either. I mean, I consider myself fortunate to have worked in like a small college town in rural Pennsylvania, which that makes your experience as a police officer very different from other areas. But I'll tell you what, it really gave me a great appreciation for

law enforcement and, you know, more respect than I even had for them before, because they deal with crap all the time. Oh, and it's so hard on your mental and physical health. You know, to just be like working swing shifts and dealing with crisis and, you know, seeing things that are really unpleasant to see. So, you know, some people have to do it. It wasn't for me, but I'm really glad that I found my way out of that career path and into something better suited for myself.

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Michelle Glogovac 04:55

And how did you fall into fall into find financial therapy? Is that what you

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Nicole Iacovoni 05:01

Yeah, financial therapy. So that sort of happened by accident. In fact, becoming a therapist happened by accident too. After I got out of police work, I wasn't quite sure what I wanted to do. But I was really fascinated with psychology and human behavior and criminal behavior specifically, you know, like psychodrama sort of stuff. So I went into psychology, not really knowing what I was going to do with it, and then decided that I would go on to law school because I thought I wanted to be an FBI criminal profiler. And I didn't get into law school. So I was like, Well, what's next? So I went to the University of Denver, because they were one of the only schools in the country at that time that was offering a dual degree in social work and law. And so I thought, Okay, well, I'll get into the Social Work program, no problem, I'm sure I'll do well, and then maybe that will give me an edge, I can apply to the law program there and finished with both degrees. But when I started studying clinical social work, I just fell in love with it. I fell in love with, you know, how I could help people, mental health, women's issues, specifically, couples therapy. And that's what led me down the path of becoming a licensed psychotherapist. And I started my own private practice in 2012. with absolutely no business experience training or education at all, because they teach you how to be a really good therapist and graduate school, they just don't teach you how to have a business. So I was just sort of i Yeah, yeah. So I thought I learned the hard way that it's not a minor detail, it's actually a really big issue. And I made a whole bunch of mistakes along the way, as I was trying to build and grow my private practice. And that actually led to a financial disaster. I was spending way too much money trying to build up my business with fancy furniture and great graphic design and lots of advertising. But the clients weren't coming in. And so I was really trying to grow too big and too fast. And so, you know, one day, I'm like, Oh, crap, I'm at \$7,000 in debt, I'm losing money in my business every single day. I'm not paying myself anything. So I'm working for free, how the hell am I going to get out of the situation? And I didn't know the answers. So what do you do when you have a question? You don't know the answer to you go to Google. Right? Yeah. So it's like midnight, I'm sitting in front of my computer googling how to make more money. So ridiculous. I, when I hear myself say that I'm like, Do you really think Google is going to solve all your financial problems, Nicole? But that's what I did. And I realized that the answer is not simple. Like there is not a simple step by step process that is going to work for everyone in terms of how to make more money. And really, that wasn't the problem. To begin with. The underlying problem, the source of the financial catastrophe that I found myself in was that my relationship with money was toxic. I was like a bad girlfriend to my money. And I realized this during a couples therapy session, God bad, where this couples in my office, and they're like screaming at each other, which happens from time to time. And, you know, they're like, lashing out at each other saying, you're never there for me, you don't do enough for me, I can't count

on you. And I thought to myself, wow, like, that sounds like the internal dialogue I have about money. Hmm. So then this little light bulb came on? And I'm like, Wow, all right. So my money relationship looks a lot like these, the relationships I see in couples therapy, which is kind of tragic. So what can I do to make that better? So I got this really wacky idea that I was going to start applying the same techniques and strategies that I used in couples therapy and apply them to my relationship with money, I was going to treat my relationship with money, like a romantic relationship, like a lifelong partner that I wanted to have a steamy love affair with, and start from ground zero and try to rebuild my relationship with money. So that sent me on this journey of introspection, reflection, you know, really shifting the way that I was thinking and feeling about money, which in turn, changed the way I started behaving with money. And everything turned around as a result of that. I paid off that \$87,000 of debt in two years, multiplied my income times five in less than eight months. And once I got those results, I thought to myself, you know, I can't be the only woman in business that struggles with money that you know, has complicated feelings related to money or that finds themselves in a really terrible financial position. I'm sure that there are other people out there struggling with this, I wonder if these techniques and strategies would work for them too. So I just started teaching other women how to do what I did, and really changing their relationship with money. And they started getting similar results. And I was like, okay, like, I love this work. It was so rewarding to me to see women really taking control of their financial lives and being more involved and seeing how they could turn that around. And then it just sort of became a second business for me.

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Michelle Glogovac 10:42

Do you think that part of our money issues stem from the fact that we just don't talk about money like we're raised not to talk about it, you don't ask people what they make you don't? Even like it's taboo to wonder how much the house next door sold? For one. It's all public knowledge?

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Nicole Iacovoni 10:59

Yeah, absolutely.

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Michelle Glogovac 11:00

It's so do you think that's part of why so many women in particular have such issues around money?

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Nicole Iacovoni 11:07

For sure? For sure. Because how can you gain financial literacy, if you're not talking about it, if you're not sharing information, if you're not sharing resources, if you're not talking about the challenges that you personally have faced, and how you've overcome them, we're not learning from each other, we have nothing to compare it to. And that also creates this idea that money is this like, complicated, elusive, confusing sort of thing that, you know, seems just out of reach. And we aren't talking about how to make it relatable. And we're not talking about

strategies to, you know, increase our income, or what does a reasonable income look like? Or what do you do with your money? If you have extra? Or how do you get extra money? Or how do you pay off debt? You know, like, we're not sharing that information? And we really need to.

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Michelle Glogovac 12:02

And so where do you start with someone when they come to you? Like, let's say, I came to you, and I'm like, I just want to increase? My I want to have a hot steamy relationship with my finances. Nicole? Yes. Where do I begin? What's the first step on our first date?

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Nicole Iacovoni 12:17

Yes. So here's the thing that I have found is the most common sticking point for people. And this is men and women alike, when it comes to finances, and that is avoidance, okay, because money brings up a lot of complicated feelings. Not always great. We don't always have great memories with money. A lot of us have made mistakes with money in the past, I think pretty much everybody has. And so you know, when we think about financial challenges, we just want to ignore them, brush them under the rug, not have anything to do with them. Because when you face that it's difficult, it's painful sometimes to see what's really going on there. But that is the first step is to look and see what is going on with your money to make time for it. So the place I always start is date your money, which is also the place I start with couples and couples therapy, you know, because they'll come in, and they'll be talking about everything going wrong in their relationship. And I'm like, Okay, well, when's the last time you had a date night, where you just got together, and you had fun? And you laughed, and you played and you connected? And they're like, well, we usually just fight on date night, so we don't go anymore. Oh, man. And that's what happens with money, too. It's like, oh, when's the last time you looked at your bank account to see what all your expenses are? Oh, I hate doing that. Because the last time I did that, I realized I spent \$500 a Starbucks last month. And that felt really awful. You know, so part of it is making time to attend to your finances to really see what's going on there. The other part of it is to make that money date really fun and flirty. Okay, so attach some sort of reward to that experience. Make it like really swoonworthy like something you look forward to. So like, maybe you'll have your money date in a coffee shop and get your favorite hot beverage, and put your earbuds in and listen to your favorite music. While you go through your expense spreadsheet or while you create your budget. If you don't have a budget, you need a budget. If you do have a budget, you want to see if you're on track, right? You know, try to add something fun to that experience so that you don't put it off and avoid it. And then the third aspect is changing the way that you think about money. So the way that we want to approach it is to personify money to kind of give it a personality or character and see it as a lifelong partner. Like what would you say to your partner or your spouse, like somebody that you really love and adore, you probably wouldn't say things like, you're never there for me, I can't ever count on you, you suck. We say that. If we do say that stuff, they're not going to stick around very long. And the same goes for money, right? Like, in your mind, you're always thinking, I never have enough money, I'll never get enough money, I'll never be debt free. Well, you know, that's gonna become a self fulfilling prophecy, we experience what we expect to experience. So we need to change the dialogue. And, and try to frame it as like, you want to be the best girlfriend here money that you possibly can be, you want to take care of it, you want to love up on it, you want to spend quality time with it during these money, dates, you want to you know, thank it for everything it does for you. Because money does a lot. For us. We often

take that for granted, but it really does. So you know, it's dating your money, setting aside time for money, dates, and really starting to change the way that you think and feel about money by framing it as though it were like a romantic relationship. That's where we start.

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Michelle Glogovac 16:07

This reminds me of over the weekend, I was with some girlfriends, and two of us own our own businesses. And every once in a while we'll connect on like, how are you doing in your business? Like, what's the money looking like? And we both have had really great years financially. And she admitted, because I think I'm a little too much addicted to making money. I go, Oh, no, I'm totally addicted. Like I love making money. I have 101, you know, the hundreds chart that they give you when you're in grade school, I have one and for every 1000 that comes in, I mark it off. And I'm like, I've been doing this for years because I get a high out of like, look, this is what I made two years ago. There's more boxes here. And there's more boxes here. Yeah, I love that. I think it's awesome. Except that the difference between her and I was that. She said, Well, I spend it the way it comes in like I'm making and I spend it and I said oh, well, I act as if I'm completely poor. I will literally be like, Oh, we can't afford that. Yeah, we can buy huh? In my mind. I'm like, oh, but we shouldn't. And that's the difference. But I have you know more of a safe? Yeah,

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Nicole Iacovoni 17:15

yeah. And that's the thing, everybody's financial situation is unique. Everybody's money, memories are different. Everyone's beliefs about money are unique. And everyone's values are different as well. And it's our values that really determine how we use our money, like what we spend our money on and how much money we will spend. And that's the other thing that I really dive deep into with clients is really sorting through, like, how did they learn about money? How did their parents behave with money? How much money did their parents have? What did what were the takeaways or the lessons that they learned about money based on their childhood experiences with it or their first memory with money that can have a lasting impact on us? Or

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Michelle Glogovac 18:07

don't really explain why I act as if we have no money? Yeah. Because that was my childhood. I mean, there was bankruptcy involved. My father passed away when I was very young. And I remember my mom didn't even know how to write a check. Yeah, for some reason, I could I don't know why. But I was like, well, I'll just write the checks. I was a 10 year old writing the monthly bills.

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Nicole Iacovoni 18:29

Yeah. You have to learn financial responsibility really early,

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Michelle Glogovac 18:34

Michelle Glogovac 18:15

which is probably why I hoard it, you know, so much that I have that concern, probably way deep down, like, yeah, what's gonna happen if I'm all by myself with my kids? Well, I better be able to make an income and have the money and pay the bills.

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Nicole Iacovoni 18:48

Yeah. And you know, when it comes to spending money, like it's not necessarily how much do you spend or how little you spend? It's why do you spend that money? Or why don't you spend that money? And do you want that to change? Right? Like, because some people take it to the extreme, and they spend way too much they live beyond their means. And other people take it to the opposite extreme. And they, you know, like you said, hoard money and they don't spend anything, any money on anything ever. You know, I'm not

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Michelle Glogovac 19:20

bad, but

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Nicole Iacovoni 19:22

they were just talking about extremes. Yeah. And it's like, okay, well, the extremes might be working well for you, or they might not be so let's take a look at that and find out. Is this serving you well, to be behaving in that way and to think about money in that way, or is it not serving you well? And do we need to rein that in a little bit? Why is it that you want to save all this money if you have a plan and a purpose for all that money if you have like a long term financial goal that you're working toward? Great, that's really healthy, but if you're putting it away constantly and not spending any money out of fear, a fear that you're going to need it and not have it a fear that money is going to stop coming in and you're not enjoying it and living your life to the fullest. Well, then that's not really that healthy because money is a resource and a tool, simply to help us live a better life or to help other people live a better life. Okay, so it's not all just about us also, it's also about how we can use our financial resources to help other people and make the world a better place. And a lot of women get hung up on that, because when they hear me talk about making more money in their business, they're like, what isn't that selfish? Or when they hear me talk about keeping money for themselves, instead of just handing it over to every Joe Schmo that comes along? Asking them, you know, to buy this, buy that sign up for this program by by this class, whatever? You know, they're like, Well, isn't that selfish to be picky and choosy about letting go money? And the answer is no. Because the more money you have, the more power and influence you have. And you can use that power and influence in wonderful ways to not just help yourself, but to help your aging parents to help your kids go to college to help support a fellow woman business owner to donate to a great organization doing good in the world. There's so many things that you can do with your financial resources if you have them, but you have to have them first.

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Michelle Glogovac 21:26

I love that mentality. And I think it also goes along with hiring someone to help you because I struggled with that for a while. And then once I did, and I found, you know, the most amazing

virtual assistant, I'm like, Oh, thank you, God, I've got an incredible editor. Both of these people are gonna be listening to this. But, you know, I'll take a moment and think to myself, like, Oh, I'm helping them to by paying them. You know, I this is like a, it's a trickle effect that the more money I can make, the more you know, I can hours I can give them and help them and their families. And how amazing is that, that you're, you know, having that effect on someone else's life?

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Nicole Iacovoni 22:09

Yeah. And here's the other benefit to that is, the more you give, the more you get in return. That's just how the universe works. Okay, yes.

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Michelle Glogovac 22:21

Oh, that was another topic over the weekend to about abundance. And finally, there's enough for all of us, there's plenty and there's enough to give to

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Nicole Iacovoni 22:31

Yeah, and whatever you give is going to come back tenfold. Okay. So if you give generously, whatever you give is going to come back to you in some way, shape, or form at the right time when you need it. Right. And I'm living proof of this, you know, what I used to do when I was having my financial crisis and really working on transforming my money relationship, I realized that I was gridlocked in the scarcity mindset. And I was so afraid that I wasn't going to have enough money. And so I really had to do something dramatic to try and get over that. So what I decided to do is get a whole bunch of \$5 bills from the bank. So I withdrew it from my checking account that had I don't know, like 300 bucks in there, it was miserable. Because this was like the worst of times. So I got all these \$5 bills, and I walked around random parking lots. And I would put these \$5 bills under windshield wipers, and I would just leave them for strangers. And in my mind, I would think to myself, about how delighted that person would be when they go out to their car at the end of their long, stressful work day. And they get in, and then they see this \$5 Bill left at random. And they're like, hey, I can stop and get myself a doughnut and a coffee on the way home tonight. Or oh my gosh, this is so awesome. You know, I mean, it's like it's only five bucks. But still, it would delight someone and surprise them. And that made me feel so good. Just doing that. And I honestly believe that that really helped me overcome the fear. Because after that, then my business started picking up and more money was coming in far more than what I put on windshield wipers. And then I'm like, You know what, like, this is the attitude to have is this attitude of gratitude for what I already have, instead of focusing on not having enough. And then being willing to share that freely knowing that it's going to come back to me knowing that there's enough this is such

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Michelle Glogovac 24:30

a great story. I love it. Yeah, let's all give \$5

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Nicole Iacovoni 24:40

But, you know, here's the other thing too is you don't even necessarily have to give them money. You have a whole bunch of other resources that you can give to you can give time, attention, compliments or praise, encouragement, a hug, a good review for somebody's business. All that shit is going to come back to you tenfold to right All it is all of that is. So I know we're getting a little woowoo here with like, manifestation in the universe and all of that. But it's also about mindset, okay. And psychology is powerful, we know placebo effect works, right? Because you experience what you expect to experience. That's what placebo effect is. And it works the same way with money. If you expect for your business to be successful, and to make money, and to have financial security in your life, and you don't entertain any other possibility, you will get that. But if you're constantly thinking, Oh, my God, I don't know if this is going to work. I don't know if my business is going to make it. I don't know if anybody's going to want to pay me for this. I don't know if I'm going to be able to make payroll next week, then you're going to experience all that you're not going to be able to you're going to be constantly on the brink of shutting down. Right.

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Michelle Glogovac 25:56

And it's the truth. I mean, I can testify to that. Absolutely. There have been times where I actually just did an episode of solo one about mindset and business where I have gone in and in the beginning, it's really hard to figure out how to do that. But when you know, I would fire a client, I'm like, nope, things are better off without this person, you know, the right one will come along. It's just like dating, right? Yes, I'm better off alone than I am being miserable, right, and then poof, another client comes, they pay more, they're a better fit. And it just keeps going like that. And I think another part is to surround yourself with people who not only believe in that mentality, but believe in you as well. You know, to have that reinforcement of Yeah, I can make this money. Yes, I'm worth making this money, I am worthy of making this money. And that's how it happens.

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Nicole Iacovoni 26:51

Yeah. And then also having people cheering you on, when you're making decisions about what to do with the money that you have. Because here's the thing, if you have money, you can make more money from that money. Right? Yeah, so it's just like a snowball effect, you know, and, but the key is, is that you have to know how to do that. But you have to talk to other people about that, too, preferably someone that is like a little bit further along than you are, so that they can teach, you know, here's, here's what I did with my money in terms of investments are paying off debt, or, you know, how I take out loans for my business, or you know, how I make spending decisions or whatever, you know, kind of like a money mentor. I do a lot of money and business mentorship in my work. And it's it's mostly just teaching other people what I have done that has worked, and what I've done that hasn't worked, so that they can spare themselves making the same mistakes that I did. And so they can replicate the things that were useful and helping them get to the next level in their financial life. I think we all need that. I mean, we have business mentors, right? To help us. Why not have a money mentor to help us make decisions about that, and to figure out what we're doing that isn't really working too great for ourselves?

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Michelle Glogovac 28:15

Absolutely. So how do people come and work with you, I want to come work with you, even though I get to see you everywhere.

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Nicole Iacovoni 28:21

Yeah, I would love to work with you, Michelle, you're so much fun. But I think you're doing a great job with your money from what we have already talked about outside of this conversation. You can visit me at my website, Nicole economy.com. I have a newsletter that I send out weekly, that gives a lot of free information, tips and advice on how to grow your business on how to make more profits, on how to manage your money strategically, and most of all, how to build a lifelong love affair with your money. And I will say that people actually like to read my newsletters because I do make them pretty entertaining. It's not one of those that you're just gonna see poverty inbox, and then hit delete.

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Michelle Glogovac 29:07

I think we can all tell from the hot steamy date. And so yeah,

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Nicole Iacovoni 29:11

for sure. And the personal stories like I'm an open book. So I share a lot of personal stories from my own life, The Good, the Bad, and the ugly. And I use myself as a as an example and make fun of myself quite a bit. And that can be entertaining as well. So that's a way to get free help from me. And then I also have a paid online program called Money therapy. It is a year long online program for women entrepreneurs. And it's basically helps them to heal their relationship with money, really build a business that they love that's unique to them not like one of these cookie cutter sort of models and learn how to make money in their business doing work that they really love, and then gives them really practical strategic money management tools to help them make a decision. with their money gained financial confidence, and build stability in their financial life,

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Michelle Glogovac 30:06

I love it, you are changing the world, I hope so you are \$1 at a time.

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Nicole Iacovoni 30:14

I love it. I love it \$1 In time, you know, \$1 is powerful. I had a student that said to me, after she completed the money therapy program, she was like, you know, the greatest takeaway from this class was that I should never underestimate the power of small amounts of money. And she revealed that when, before she started the class, she thought that she would need to have a huge windfall of money to really become wealthy and successful and feel financially secure. But through working on on the program, she realized that that isn't really how things happen.

Most of the time, we see it a lot in social media, people saying, Oh, I had a six figure launch and blah, blah, blah, you know, all this, like overnight success sort of stuff. But that's, you know, the exception rather than the rule. But really how people get wealthy is they're very intentional about how they use their money. And any little extra they get, they make good decisions with it, and they put it to its best use. And that accumulates over time, and can add up to be a huge amount of money. And that that's what she learned in the program. And that really stuck out to me. And I tell people that story all the time, because it's so true. Like you think \$1 is just \$1. And it doesn't count for much. But that's the start of something really great.

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Michelle Glogovac 31:41

I love that. And next time, you're gonna have to come on talk about investments.

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Nicole Iacovoni 31:44

Absolutely, I'd be happy to. A lot of women feel really intimidated by investments. Like it's super complicated. I used to feel that way too. And then I learned a lot about them and how simple they can be. I'm not great at math. I'm not a financial planner. But I'm crushing it in my investments, managing them myself, because I learned the rules of the game. As long as you know the rules of the game, you can know how to play it and win it. But we have so many people telling us Oh no, you won't understand it is too complicated. You need to outsource that. You need to hire a financial advisor. And I fired two male financial advisors because I realized they were taking advantage of me. And that motivated me even more to manage my own money. And that's what I teach other people too, because I'm a big believer that every person is the expert on themselves, and they know their hopes, dreams and desires better than anybody else will. And what's gonna get us our hopes, dreams and desires. Money. So shouldn't we be the ones making the decisions about our money? I think so

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Michelle Glogovac 32:50

lately. Oh, yeah. You're gonna come back for another episode just on investments? Yes, I can't wait. Thank you so much, Nicole.

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Nicole Iacovoni 32:59

My pleasure. This has been so much fun.

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Michelle Glogovac 33:03

Okay, who else is ready to go on that first date with your money, I for 1am. So excited to connect more with my finances, to make that hot, steamy date and relationship and to make it last for a long, long time. I for 1am happy to admit that I love money, I want to make more money, I want to invest my money, I want it to grow. And I want it to be beneficial, not just for me, but for my children and for others. And to make it a positive thing, Money shouldn't be negative. And we need to stop that kind of mindset from anyone, especially ourselves. So this

week, go have that coffee, go grab a glass of wine, review your budget, and start to reconnect with your money. In the same way that you're connecting with that person that you love in your life. It's gonna make a difference and you deserve to have that wealth. So go out there and get all the money