

#### **Full Episode Transcript**

With Your Host

Bonnie Koo, MD

Wealthy Mom MD Podcast with Bonnie Koo, MD

Welcome to *The Wealthy Mom MD Podcast*, a podcast for women physicians who want to learn how to live a wealthy life. In this podcast you will learn how to make money work for you, how you can have more of it, and learn the tools to empower you to live a life on purpose. Get ready to up-level your money and your life. I'm your host, Dr. Bonnie Koo.

Hello, hello. So today's going to be a bit of a hodgepodge. I've done these types of episodes before, usually it's after I've attended some kind of event, a mastermind event or some kind of coaching gathering, and I love to share with you some of the pearls that I've learned. So I'm going to share three things, although these aren't from an event, just things that have been on my mind and I wanted to share it with you all.

But before I get into that I want to make sure you guys know about my retreat in Hawaii, a luxury retreat at the Four Seasons Oahu. To find out all the details, go to wealthymommd.com/retreat, or just go to my main website and you'll see a link to click on to find out more. It's October 10th through 13th. And the fee is all inclusive. It includes your three nights there, all the food, and some amazing swag.

I've got to tell you, that has kind of been the most fun part of planning this, it's going to be ridiculous. And when I say ridiculous, my goal honestly is to wow your pants off. Not just with the stuff I'm going to give you, you're going to get some amazing stuff, but just create the most amazing, luxurious experience.

And that includes, at least to me, you just feeling so taken care of. Because here's what I know, we are not good at putting ourselves first. And in these three days you will be so taken care of, not necessarily by me, although that's part of it. But also just giving yourself that gift of having those three nights where you are enjoying yourself and working on yourself.

And so I can't wait to hang out with you guys, it's limited to 10 women. Also, you're going to have the option to add on days at the four seasons before and after at a pretty reduced rate. I mean, I would say after all the fees and

taxes, so annoying, right? You see the room rate but then they're like, "Just getting, there's also a 20% extra fee or taxes or whatever." Even accounting for all that it is almost half off the rack rate. So pretty amazing. So you definitely need to check it out and come to Hawaii.

Okay, here are the things I want to talk about. So there's three things, the first thing I want to talk about, now, as you know, I have talked a lot about making decisions and how I want you to think about it, how I think about it.

And the reason why I spend so much time on making decisions is because it's a really important skill. Not just in life, but for everything in your work, your personal life. And it's your ability to make decisions and take action that is, I don't want to say determines your success, but kind of, right? It moves you forward.

And so one of the things that I recently uncovered, actually it was when I was getting coached on something is well, first of all, I've talked about before how we really get stuck in this mentality of a right or wrong decision and really just questioning that. Why are those the two options that are available, right?

And also, there's no such thing as a right or wrong decision. We're the ones who tell ourselves that, and maybe someone else tells you that but really we are telling ourselves that. So here's a little extra tidbit that I want to share about decisions. I think sometimes we think some magical feeling is going to wash over us and then we will know what the right decision is.

Like we'll feel something, or we'll get a sign, or whatever it is, like a lightning bolt is going to hit you. That does not usually happen, or ever happen. Or we want to get to a place where we feel really clear and certain that this is the decision we should make.

And here's what I want to tell you, sometimes, maybe more than sometimes, making a decision doesn't necessarily feel good. I'm going to say it again, when you're making a decision, it doesn't necessarily feel good.

And I just find a lot of us are waiting or thinking that at some point we're going to know what we should do and that it's going to feel clear, and certain, and good. But what if that's not true? I think part of making decisions is that discomfort of committing to something knowing that the future is a little uncertain.

Speaking of uncertainty, I wasn't planning on talking about this per se today, so many of us want certainty. We want to be in control in general. And I think this is kind of a type A trait for us. But we never really have control. It's just an illusion of control.

So I want you to think about that for a second. We're never actually in control, except for our thoughts and feelings, and things are always uncertain, always. There's no way to guarantee something, never.

Okay, that's the first thing I wanted to talk about, here's the second thing. So what I coach a lot of my clients on, or what they struggle with is after they learn that their thoughts create their feelings and become much more aware of their thoughts. So for example, I might coach them on whatever their not so useful thought is, and they start to make progress with a more empowering thought.

And what usually happens, including me, is they'll feel great and be like, yeah, there's this new way of thinking and I'm feeling good and blah, blah, blah. And then a day or two later, or maybe an hour or two later, that same negative thought pops in. Maybe it pops up multiple times.

And a negative thought might have a certain volume. Like I don't hear thoughts in a certain volume but sometimes certain ones catch your attention and they're like very loud in terms of trying to get my attention. Or the emotion might be very strong. And I think of emotions as like, an internal notification system that's telling us information.

And so here's what I want to say about that. Just because a thought comes up frequently, just because a thought or an emotion might feel strong or

powerful, or just seem to, I don't know, be more sticky, doesn't necessarily mean anything.

And I think the best way to illustrate this is, I know so many of you think that some people don't have self-doubt or fear, those types of feelings, or even limiting thoughts about their ability to succeed or take action. People say that about me. And here's what I want to say, that is just simply not true.

I know some of my clients are like, "What? You don't get to some like brain Nirvana where all of your thoughts are great?" No. That's the bad news. I still often have feelings of failure that, you know, for example, actually this is perfect because I'm actually flying to Nashville tomorrow to give a talk. I think it'll be like 100 women.

So I actually really hate speaking. Well, I don't hate it, I just get so nervous before and so anxious. And what I noticed this time is I'm less anxious about the actual speaking part in front of people. I mean, I don't love it. But I noticed I was having a lot of self-doubt about the topic. And I know the topic so well, but I actually had a lot of mind drama about whether this is the right topic, whether they're going to like it, what if they think it's bad?

And so I just give that example to illustrate that we all have thoughts like that. Also, what's different this time, or maybe not different is I can see those thoughts for what they are and it doesn't mean that my talk is not good, et cetera. It's possible that my talk might flop.

It's totally possible. And just because my mind is offering thoughts that maybe this isn't what they really want to hear and some other BS thoughts that are not useful, doesn't necessarily mean that it's true and it definitely isn't useful.

All right, that's point number two. Let's move on to point number three. I'm trying to figure out how to say this exactly, but one of the things that will often come up is I'll ask a question and it's so easy for us to spit out, "Well, I don't really know. I don't know how, I'm not quite sure what to do next."

And this recently came up on a consultation I was doing for my private coaching. And I forget the question I was asking her, but it was some form of question. And at first, she said I don't know.

So here's what I want to say about that. When we say I don't know, most of us believe it. Have you noticed? And because you believe it, you don't actually try to find an answer.

One of the things I kind of preach is to never say, "I can't afford this." Because when you give yourself a statement like that, and I don't know is definitely in that same category, you don't do anything about it. Because if you can't afford it and you believe it, there's no reason to think more about it.

The same thing with I don't know. So here's how I handle it with my clients, and then I'm going to give you a tip as well. So when this client was on the phone with me and she said I don't know, I simply asked, take a guess.

And I think part of the reason why we often spit out I don't know without even giving much thought to it is we don't want to be wrong. And so when I ask, or just encourage with take a guess, it kind of relieves the pressure and it gives space for them to think about it more, right?

Because if I just let this person say I don't know and I believed her too, we're kind of at a dead end, you see what I'm saying? Also, by the way, it's my job as a coach to not believe anything your brain offers and to question everything. That's why we're so useful, because left to your own devices we will just believe whatever our brain tells us. This is also why I always have a coach, because it is kind of crazy what our brains tell us.

So here's a tip I want to say to you. So, of course, you can also use that little prompt like, what if I did know? So when you're telling yourself, "Well, I don't really know how to do that." I just want you to pause and ask, "Well, what if I did know?" And that's a great question. And not only that, remember, questions are great for your brain because your brain wants to answer questions.

Also, it's so easy for us to ask someone else for the answer, and I'm not judging if you do this. We all do this, because it's easier to ask someone else than for us to think on our own or for us to, I love this term, most of us don't take the time or the energy to Google our own brain. I don't know if I made this up or if I heard this, but whatever. I just think it's a brilliant sentence.

When was the last time you Googled your own brain? Like seriously just really sitting with, "Well, what if I did know?" What could be the first thing if you're trying to figure out what to do when you don't know the how? It's so easy to be like, "I don't know" and ask someone else.

Now, I'm not saying you shouldn't ask people for how to do things. That's not what I'm saying. But I think it's like when you're trying to get to the right decision or et cetera it's so easy for us to pick up the phone and talk to our friends.

Again, nothing wrong with that, but I really encourage you to spend some time asking yourself. You'd be so surprised what comes out of Googling your own brain and also just how much wisdom you already have. All right, well, that's what I have for you. And I will talk to you next week.

Hey, if you're ready to create wealth, I want to invite you to join my program, Money For Women Physicians. You'll join a community of likeminded women physicians, who are committed to creating wealth, just head over to wealthymommd.com/money to learn more.