

144: How to Create Your Future



Full Episode Transcript

With Your Host **Bonnie Koo, MD**

144: How to Create Your Future

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.

Welcome to episode 144. Happy New Year everyone. I am recording this right after I've gotten home from a week in Puerto Rico. It was really warm. We actually got there the day of the, I don't even know what they call them. Basically the day when the temperature dropped like 50 degrees in the northeast and across the country.

My mom was here, she said it was absolutely crazy. We didn't get snow here in this part of the Northeast, in New Jersey. But it was raining and I heard because it got so cold, obviously, everything froze, pipes and the roads. And it was definitely not safe to be outside.

So I am glad that we just missed it. In fact, I was worried that we might not be able to fly out because it was the day that was going to happen. But we had an early morning flight and so everything worked out. And so we had a great time, it was really warm.

Actually, it didn't start out great. And I actually wanted to say something about that because I think it's really easy to see people on vacation, they post their amazing photos on the beach, which I did as well. But family vacations, as you know, aren't roses and unicorns 100% of the time. I mean they just aren't. And so I'm just going to tell you that it was not going great in the beginning.

It was just I found it really hard to be surrounded by three other men, well one man, two boys, and one woman. And y'all know that men take a long time in the bathroom for number two. And my sons were fighting like cats and dogs and I literally was going crazy. And so here's what I did, and actually this will be a good talking point.

I actually got another room for myself because we were in the same room, like a regular room, it wasn't even a suite because my stepson was kind of

144: How to Create Your Future

added to the trip a little bit later. And I booked the room on points and there wasn't another room available and there wasn't a suite available. So I was like we will figure it out. Note to self, in the future we will always book a suite if it's that many people or we'll just proactively book two rooms.

So I booked my own room. And I had about a few hours of guilt and kind of being indecisive. I was like, well, I can just suck it up, you know, I don't want to spend the money. And then also like who do I think I am? Like am I that, you know, am I a snowflake and I need my own room because X, Y, Z?

And then honestly it came down to my mental health and my enjoyment on this trip that I was looking forward to is worth the money. Plus, I got a crap ton of Hyatt points for charging it on my Hyatt card. And so I will tell you the vacation got 1,000 times better once I booked my own room. Now, my five year old ended up crashing with me every night, which was totally fine. But it was just me and him and the other two got to do their own thing in their room and share the bathroom.

That being said, I already booked my vacation for next Christmas. I only started doing this starting last Christmas since I got into credit card points. I know, I talk about my points a lot. But if you're not into it, you got to get into it. So Hyatt opens up their reservations 395 days in advance. And yes, I had it on my calendar to book something.

So I actually booked a week in Hawaii initially. And as time went on, I actually booked a really nice suite on points. But then I was like I don't know if I really want to fly there, plus it's it's in Kauai. And even though Hawaii is always warm, Kauai actually gets kind of cold and rainy during our winter. And when I checked the average temperatures in December, it was like mid-70s. And I'm like if I'm going to go to a warm place I want it to be 80 plus.

And so I changed it and now I'm going to the Caribbean again, but a little bit south. We're going to Saint Kitts, again, on Hyatt points. And I am super excited about it because if I booked it in cash, the room that I got, and it wasn't even a suite but all the rooms are pretty large. It would have been

144: How to Create Your Future

almost \$18,000 if I paid cash because their rooms are basically almost 2k a night. And it was \$0 because of points. So if that's not convincing enough for you to get into it, I don't know what is.

Okay, so two weeks ago I talked about how important it is to do a year end reflection. And so if you missed that podcast, definitely go back and listen to it. And then I also created a year end reflection workbook, basically a set of prompts to really help you reflect on the year.

This is so important because this is how you really create your future, by reflecting on the past. Really, honestly assessing your accomplishments, what amazing things happen and some of the areas where you fell short and maybe didn't get to that you wanted to.

And this isn't a feel bad about that sort of thing, but it's really just being honest with yourself about where you are. That's episode 142. And to get the prompts, go to wealthymommd.com/reflect, R-E-F-L-E-C-T. I had to think about that, I'm like did I spell it correctly? Reflect.

Okay, I want to talk about creating for the future. Now, I know everyone's talking about goal setting, resolutions. And that's fine. And so I think it's good to listen to all that because it's always a good reminder that you are the creator of your life, you have a lot more agency than you think. And I talk about goal setting a lot because it is so, so important to know where you are going.

That's how I think about goals. Not a roadmap, but it tells you where you are going. And then deadlines are simply there to inform your decisions because you're going to make different decisions if the deadline is in a month versus a year, right? So that's how I think of goals.

It's not about only reaching them. And if you don't reach them by the date you set out that you are a success or a failure, which is kind of how we've all been taught traditionally and is really going to set you up for feeling bad about yourself. Because setting a goal and a deadline, if you're reaching them 100% of the time, you are not choosing big enough goals, okay?

144: How to Create Your Future

And then another thing I hear a lot, especially for folks like us who are already very high achieving, high functioning women who have accomplished a lot, some people will say, well, when is enough enough? And again, to me, a goal is a container for growth. It's to evolve and to grow and become a different version of me. I wouldn't even say a better version of me, I think a version that is closer to the potential that we have in us.

And so I just love to see what I'm made of. And yeah, it's not comfortable, because you have to become someone different. And so that's actually kind of what I want to talk about today because if you have a goal that's big enough, and here's how you know if it's big enough, like you should feel uncomfortable. And I would even say it should kind of give you a little bit of queasiness. You want a goal that like almost makes you want to vomit.

Now, you don't have to do that. But if you pick a goal where you're like 100%, sure you're going to reach it, not big enough, okay? And what I mean by not big enough, it means it's not going to really provide any growth for you. You're not going to evolve because you already know how to do it, okay?

Kind of like if I picked a goal of I want to be able to get a glass of water and walk to my chair, like that's just not a big enough goal, right? And so I'm someone who loves to grow and evolve. And because I'm always surprising and delighting myself in what I'm able, not just to accomplish, but like who I can become and who I've become since, I don't know, since I was a teenager. Like I'm a very different person since I was 10 years old, you as well.

And so growth doesn't stop just because you're an adult or because you're 30, 40, 50, whatever age that you are. And I would say that if you're feeling stagnant and stuck or even bored, it's probably because you haven't been growing, okay?

And so when you are working towards a big goal that's going to command more of you, that's going to require you to be a different person, the hardest part is not being the current person that you are. Like that makes sense when you logically think about it. And it's like, okay, well of course I

144: How to Create Your Future

want to be the type of person that makes a million dollars a year, for example.

That means you have to stop being the current version of you that maybe doesn't believe that you can do it. And you have to basically stop a lot of behaviors that you're doing now and start doing new behaviors. And it's a lot harder than you think, okay? Because it's so easy to just do what you've always been doing.

It's automated for the most part, right? And it takes something to do something different because basically you've got a little voice on your shoulder saying, "Oh, we're tired today. Let's just do it tomorrow." Tomorrow is always like the best day to start something new, right? And so it takes something. You have to be intentional. You have to be committed to changing that behavior.

So a quick easy example, I'm sure most of you have a goal, some sort that looks like this, I want to spend less time on my phone. I think that's everyone's goal. And then I'll take it a step further, like when I think of that future version of me, and I've just labeled her as \$10 million Bonnie. Which, by the way, and this is for my company, I literally never thought that was something I would ever, not even like want, but was ever even possible.

I talked about this a bit in my, I think my last episode. And when I think of \$10 million Bonnie, I'm just like, whoa. But it helps me think about who is she? Like how does she carry herself? What does she do? And what is she not doing?

And I'll tell you what she's not doing. She's not spending her evening scrolling on Instagram and checking Facebook. She's not waking up in the morning and first thing she does is look at her phone and check Facebook, Instagram, Slack, all the things. I know you do it, all my friends do it. It's just like normal.

And I'm sure a lot of you would like to stop doing it. So how do you do that? You have to stop doing it, it's like duh. But it's so easy to just pick it up. There's so much going on. Especially when you wake up, you missed all

144: How to Create Your Future

these things on Facebook. You've got like 10 notifications. You can't wait to see who commented on your post or whatever, right? Or like new things happening.

I get it, but this is where the rubber meets the road. This is the habit that you have to stop in order to become that version of you that has the goal, that's reached the goal, et cetera. So it's literally what I call watching your brain, right?

And then also you can do things to facilitate it right? Like I'm not just saying you have to use just your brainpower to do this. But it's really just noticing what's going on. Like slowing down what's going on in your brain because the thing is, looking at your phone is an automated behavior. You're not even thinking, it's not like there's slow mo and you're like, you hear you know, the text beep and it's not like you're consciously thinking, "Oh my God, what's going on? Let me check. Who texted me?"

It's just so automated, you just like pick it up. There's literally no conscious thought involved. And that's because it's been automated to your subconscious brain, right? And so you literally have to be intentional about being conscious and aware of what's happening and slowing down.

And so when you do hear that beep or when you wake up in the morning, you literally have to make a choice. Are you going to make a new choice and not scroll on Facebook, et cetera for 10 minutes or even 30 minutes? I used to do 30 minutes, people, okay? Like I'm just going to straight up admit it here.

Like it would be 30 minutes, sometimes longer before I even got up to pee, okay? I don't do that anymore. And it was hard, okay? It was really hard because I literally had to unlearn and memorize that morning behavior, okay?

And I'll tell you, you know what's really helpful about not doing that? So I tried that screen limits thing. And it does work a little bit. Actually, one of my friends was saying that she doesn't like it because then she'd be on a phone call and then it would just like cut off. And so that's because she was

144: How to Create Your Future

doing like time limit. So I actually was telling her like, just do it for like 10pm to 7am type of thing, whatever.

But I actually don't do that anymore, because I do find it annoying. But there's a way to turn, and this is an iPhone, I'm sure you could do this on an android phone as well, where you can actually set it so that it's not color and it's basically grayscale or black and white.

And basically, when your phone is grayscale, you have no interest in looking at that phone. And it is a good reminder when you look at in the morning, you're just like your brain's like not interested in looking at Facebook and Instagram when it's not in color.

So quick tip for you in terms of like, I almost feel like that's just a reminder and it'll make you pause before either changing it in color or looking at things, right? And in that moment, you always have the choice to either continue doing what you're doing, or to purposefully not do it and create a new habit.

And like I said, this is the part that's so hard. But for my students who are really committing to being that future version on themselves, this is what they're working on. Noticing the behaviors that won't be a part of that future self.

A client of mine recently asked, how do I get the motivation? Or what do you do when you really don't feel like it? And I've talked about this before, but I'm like it's not required for you to want to do it. And she was like, what?

I mean, listen, it is nice if you're like all in, and you want to do it, and you're excited. Like that is fantastic and it's great. And it's so easy to do things when you are. The question is when you don't want to do it.

Just like the phone thing, right? Like I would much rather be scrolling and looking at Facebook and seeing what I missed than not doing it. I would say at this point I still really want to do it. It's not like I wake up and I'm like, I don't want to do it.

I've gotten a lot better because it's becoming more of a habit. But it's not required for me to want to do this new habit. And I do want that result of

144: How to Create Your Future

being a person who does not spend her morning scrolling, or even my evening scrolling. Like that's what I want. But in the moment I'd rather scroll.

And so my question to you is, what is that behavior, that habit that you need to stop doing in order to reach your goals, your vision, that future that you want? There's going to be quite a few of them, work on one.

And what I mean by work on one is like be conscious. Like be a watcher of your brain and your behavior. Because when you have these automated habits, like you're just not aware of it. But now that you are bringing it to your awareness, kind of bringing the subconscious to the conscious, you have a much higher chance of changing that habit.

And not even a much higher chance, like at the end of the day you have free will. You don't have to change your behavior or habits. But if you want that thing, if you have this future vision of yourself that's greater than you right now, then you need to become a new person, which means you're going to have to stop doing certain things and start doing things that you're not doing now, okay?

So that's habits, things you're doing now, things are not doing, or actions, whatever you want to call it. So that's just one part of the puzzle, right? Because the question is, why does \$10 million Bonnie not scroll? Well, first of all, she's just got better things to do than to scroll all the time, right? But also, she is thinking differently, she is feeling different types of emotions, right?

And so that's what I mean, like who is she? Who is she being? Who are you being now? And how is that different than who you want to be in the future? And so you have to close that gap, right? So what is she thinking about herself or thinking about what she's doing that you're not thinking now? And then you have to figure out how to get there, how to believe new things, essentially.

So let me give you an example. So for my business goal this year, and I chose \$2 million, which makes me want to barf. But at the same time, I do

144: How to Create Your Future

believe it's possible. I'm not like a, I almost said I'm not 100% sure I'm going to do it, but I actually do believe that it's done. What I mean by it's done is like it's totally happening.

And actually, this is an important point, because when you know the goal is done, and I'm not saying like I know for sure it's going to happen by December 31st. But I 100% know that I'm capable of doing that and it's happening, you get to relax because you're not spending all of your brainpower worrying about whether it's going to happen or not. You actually get to divert all of that brainpower into the creativity and the ingenuity, ingenuity however it's pronounced, to start doing the things that need to be done to make that happen, okay?

So the type of person or rather, me who generates \$2 million in her business in a 12 month period, she is not spending time on Instagram for 30 minutes in the morning. Actually, I actually hate Instagram, so it really it's Facebook. But she's not doing that. She's got better shit to do, she's got better shit going on. Like she is using her brainpower, not scrolling, but she's using her brain power to be creative, to be thinking about her business, to be thinking about her clients.

And so I really want you to take the time, like who is that future version of you that has the goals or that has the life that you want? By the way, whatever you want, you can have. There's nothing too lofty.

Actually, when I was in Puerto Rico someone was talking about, I was asking them where do they want to live eventually? Do they want to stay where they are? I just was asking, like making conversation. I love to talk about people's future, people are usually just bitching about their current life. And they were like, oh, you know, if we have the money, then maybe California.

And I didn't say anything when they said that because I don't like to, I was going to say I don't like to coach people without people's permission. But it just made me think, like people really believe, a lot of people believe that they don't really have much control over their future, especially money.

144: How to Create Your Future

This is why I do what I do. Like just that comment, like oh, if we have the means. It's like, well, why don't you make that your goal to have the means to move to California, if that's what you want to do?

And even if you don't want to move to California, why not just make a goal to make a shit ton of money? Like why not? And you can do that. And so if you're listening and you feel like it's not for you or it's not available to you, I just want you to start questioning that. What if you could?

I am not a special unicorn. I really am not different than you. Only difference is that I am going for it. That's it. And I'm dealing with all the self-doubt, all the times I want to quit. It is easier to do that than to be an entrepreneur. Being entrepreneur is like you're basically signing up for a lot of ups and downs in business and your emotions.

I know, I'm so convincing for those of you who want to be in business. It's also the most exhilarating, fun, rewarding experience I've ever had in my life. And the ability to make as much money as you want, which is so fun.

Okay, well, I hope I have inspired you to think bigger. Consider that you can have the life that you want, you can have the income that you want. The first thing is just admitting to yourself that you want that. And just considering that maybe, just maybe it's possible and that it is available to you.

Okay, I'll talk to you next week.