

149: Beliefs, Choices and Money with Sunny Smith MD (Part 2)



Full Episode Transcript

With Your Host

Bonnie Koo, MD

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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.

Bonnie: Hey, everyone. Welcome to part two of my very long conversation with my first coach and now good friend, Sunny Smith. Basically, we just keep talking. I try to kind of cut the conversation at a decent point, but really we just keep talking about all the things. And this part, in particular, we really kind of go into as to how I felt where I was and how basically coaching really changed everything.

And even reflecting on the things, because she basically asked me to reflect on where I was, it really reconnected me with basically why I do what I do because I know what it's like to feel stuck, to feel trapped.

And I know those are words that are thrown around a lot, but really thinking that we can't do something because of money, it's really a shitty place to be. And it just really reminded me that we always have a choice. And it starts with asking yourself certain questions and then really being willing to take that first courageous step.

And so that really is my hope for all of you, whether you've worked with me, whether you haven't. And even if we've worked together, there's always going to be things that you think you can't do, and I really want you to just ask yourself, "But what if I can?" All right, here's part two.

After Sunny coached me for free for quite a few months, then I paid her.

Sunny: Yes.

Bonnie: We worked together for about a year.

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Sunny: Yes, I made you a year-long offer. I said it was \$27,000, and I like made this big elaborate offer, because you're supposed to make someone an irresistible offer, and I knew Bonnie.

Bonnie: I think it was 20 pages.

Sunny: Yeah, so of course, I'm always excessively loquacious. Or beautifully, perfectly loquacious for me. And so I offered her what I thought she would really want. And I guaranteed her because, as a coach, I think it was important to me, especially my first year or two, especially if I was going to take on a business coaching client, right? Because I'm all about wellness, physician wellness, and that's where all my focus was.

But if I was going to take an investment from her for her business, I said I guarantee you can 10X your money, or you can ask for it all back. And she did.

Bonnie: It's so crazy that you would – I almost didn't care about the guarantee.

Sunny: Right, you know what she said? I'm just going to offer. Do you know what she said? Because again, I went through all this stuff. Like I drove to Mexico because I lived in San Diego, I drove to Mexico across the border to go look at some big, beautiful resort community and like I was thinking, okay, I'll do this, I'll do this. What can I offer her that will make it amazing and make her feel amazing? And all of this stuff.

And she was like – I finally sent it because she was texting. She was like, "Are you going to send the offer? Are you going to send the offer?" Because she wanted to pay me and just get a link and just put in her credit card. And once I finally sent it, she was like, "You had me at coaching."

That's what you said. All you needed was the offer. And so that's an example to any one of your people who are entrepreneurs or whatever. It's

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like, just make the offer. People are waiting to work with you, right? So you said you had me at coaching.

You didn't care what I said in the offer at all because you knew I believed in you, and you knew you could borrow my belief. That's all you needed. That's all you needed.

Bonnie: Yeah, and like, the guarantee was nice, but like, I didn't care about it. I wouldn't have been like, you know, if I didn't 10X it, I wouldn't have been like, "I need a refund."

Sunny: No, but I felt for me at that point in my career that felt clean to me because I wanted to be sure I really did deliver what I thought I could deliver. And now I know that I deliver that, and I don't make those kinds of guarantees anymore. It doesn't even really make sense usually to do so. And it's not even always good for the entrepreneur to do that, right?

Bonnie: Yeah, because sometimes they'll have self-imposed pressure if they – I don't know. Anyway.

Sunny: Just for so many reasons. It's totally up to them. I can't control how much someone makes.

Bonnie: Yeah.

Sunny: You know, it's ridiculous to think I create someone else's results. I can't.

Bonnie: Yeah, because you can't control their efforts, right?

Sunny: Right. But I was like, "I'll teach you everything I know," right? And I had made that much at that point, so I was like, "If I can do it, you can do it. Let's do it together. Let's go." Because I started from nothing. I mean, I was me, and I was not nothing, but I didn't have a podcast, I didn't have an audience, I didn't have anything that would be an asset for an entrepreneur except for my heart, right?

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And so I just lead with my heart. And if I could lead with my heart and make that, I knew you could too. And so I wanted to help you to help women to start talking about money because I also had found out all kinds of stuff about money in my own career that, you know, I was like the lowest paid faculty member. And my new grads were being hired on at way more than I had because they didn't run a free clinic, right?

They were billing patients.

And so when my advisees were like, "Should I work here for 225 or should I work here, you know, whatever the other number, I'm like, what the? Since when did family physician salaries go up so much? And why is mine so low? Why are new grads getting more than me?"

Bonnie: Yeah, I remember that because I think you found out when we were working together.

Sunny: Yeah, exactly. And so that's what I'm saying, it really was important to me that you helped women learn to talk about money. Because at that point, for the first time in my career, I saw the impact of what happens when you don't talk about it. The disparities that are there.

Bonnie: Did you ever get the raise? I don't remember.

Sunny: No.

Bonnie: What? Really?

Sunny: I left.

Bonnie: Oh yeah, you left. You're like, "No, I just left."

Sunny: Eventually, I just left. But it was a lot of mental drama around that. I mean, I advocated hard. I'm a fierce advocate. But anyway, back to what you were saying, right, so then I made you an offer, and then we worked together. And then, one thing that I think was also remarkable was that you

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had this idea that if you left your job, your four-day-a-week job, you felt kind of trapped, that you were going to owe them six figures in back pay.

And that was very intimidating to you. And so you felt very trapped. And this is for all the women physicians listening who are still with us who are listening and feeling trapped. Bonnie Koo, your podcast host, had a contract that said if she wanted to leave, she had to pay six figures. How much more trapped can you feel?

Bonnie: It was a little more ambiguous, but yeah, it was like six figures.

Sunny: Yeah, and you decided you were leaving anyway, come hell or high water. And they waived it.

Bonnie: Yeah, I think I'd just gotten to a place where I was like, I can always make the money. It really came down to similar to what we were talking about before. I knew that if I stayed the rest of the year, I did the math. I'm like, well, if I stayed for, I don't know, it was eight months, I forget what it was, I would break even. And then I think I just was like, I can't. I don't want to wait eight months to break even. I was like, no.

And then, of course, it wasn't an easy decision because I was like, "Well, I don't have six figures lying around," because whatever.

Sunny: Right.

Bonnie: And then I just was like, I'll figure it out.

Sunny: I'll figure it out.

Bonnie: I'll figure out a way to pay them back. You know what I mean? I was just prepared. And yeah, so it ended up working out. And I see, and I'm sure you see this too in a lot of the physician groups that we're in, it's a tragedy that so many physicians are not happy with their jobs. For the most part, they genuinely love practicing medicine, but practicing medicine is not actually practicing medicine anymore, right?

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And then to read them thinking they really feel like they can't make money any other way because they have no skills.

Sunny: I know. Yeah. Right.

Bonnie: And they'll even say things like, well, maybe I should go back to school and get my MBA.

Sunny: Right.

Bonnie: And actually, I commented on something like a year ago because someone, I guess, found it and replied back to me because I just got the notification. And I replied back, and I was like, you can do whatever you want. There are so many ways to make money. And I just said things like that. And then some people were like, "It's true. I think we're in this bubble, and we don't think we can make money any other way." And then they'll say things like, "Well, I definitely can't make as much money as my physician job."

Sunny: Yes, right.

Bonnie: Also not true. In fact, once you enter the entrepreneur world, you actually see that doctors actually don't make that much compared to most entrepreneurs. And actually, I remember a dermatologist messaging me when I kind of told them I was going into this business. He was like, and it wasn't from a mean place. He kind of was like, "I don't see how you're going to make more than your dermatologist income." But he wasn't being mean. I think he just was like, genuinely, that's just not possible.

Sunny: Mm-hmm. Well, what I think now when people say limiting beliefs that I don't agree with is just, thank you for showing me your model. Like, thank you for showing me your mental construct of the world. That is their true belief. It is their projection of their belief onto you. And they're scared for you.

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In fact, I was speaking at a conference, a women's cardiovascular metabolic health conference, because lord knows I'm an expert cardiovascular metabolic health person. But it was about women's wellness. And so I was speaking, and I was introduced by an amazing national leader in the space who's very well regarded.

And she said, "I remember when Sunny told me," this is how she introduced me on the stage. "I remember when Sunny told me she was leaving UCSD. And I told her, Sunny, don't do it. Sunny, your pension," because she works at the same university. "Sunny, what are you doing? If you only stay till you're 50, here's what you'll get. And if you stay till you're 62, here's what you get. And what are you doing? Why would you undermine your whole career?"

And she said, "And you know what? She's run one of the businesses that are in the top 1% in the US for the past three years. Introducing Sunny Smith, the Tony Robbins of physicians."

Bonnie: I remember you telling me that, yeah.

Sunny: I was like, that is the craziest introduction. And so fun and spirited and like, because you could tell we're actually friends and know each other. Like she was bringing out her own limitations in thinking that I couldn't or shouldn't. And she wanted to keep me safe, right? That person was trying to keep you safe. They're looking out for your well-being.

And, for instance, you said once you started hanging around entrepreneurs, like I have moved, and I'm in a neighborhood where everyone's an entrepreneur. And it's just the physician mindset. You don't realize it is a culture and it is a mindset until you're really interacting with other cultures and being like, whoa, the conversations over here are very different. The mindset is very different. What people think is possible and normal is very different.

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And so now that I'm at least equally exposed to both worlds, when you realize what we think is so much a psychology and an indoctrination of like there's no coincidence that most women physicians that I coach face very similar issues with what's holding them back about their life and their unhappiness in their life, right? That's just not a coincidence.

You go into a system. They teach you a whole bunch of things. They teach you you're going to be hundreds of thousands of dollars in debt, right? And you're going to have to sacrifice yourself really, really hard for a very long time. And then you're going to want to get to zero, and then you're going to want to, like, all the things you're going to want to do. And you're just going to keep on this path, and then eventually, you'll be happy when you're a full professor.

And I was like, yeah, I'm a full professor several times over now. And I'm still working as hard as I was years and years ago, and this isn't getting any better. Where's the off-ramp to this experience? And there isn't what is socially acceptable as an off-ramp to the 60 to 80-hour physician sort of life expectation.

And when you do consider, whether it's you go part-time or you do anything that's a little different, people start resenting you because they're like, "Must be nice," right, if anyone works halftime, because then they're like, well, you must have a rich husband, right?

Bonnie: Totally.

Sunny: Or must be nice because da, da, da. There's always this must be nice and like, who did they think they are? And again, it's resentment because they sacrifice themselves so much, and they think like there's this whole idea, I know you are aware, that women are taking a spot from a man who would have stayed full-time until they were 65. That's a bunch of bullshit, right?

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We are not taking a spot from anyone. How about creating a system in which everyone feels that they can work on their terms for as long as they want, however they want, with the number of hours they want, and not treating someone who chooses to leave the system, either out of agency or out of necessity, as like they're doing the best that they can do for themselves right now.

And it's okay to physician or women physician any way you want, anytime you want. I respect you, right? Physicianing is hard. You can do this life any way you want. But no, we have, like our culture is to judge physicians who do anything differently.

I got pulled into an exam room by a supervisor saying, "What are you doing posting pictures of you in the Maldives? What are people going to think?" I'm like, "They're going to think I went to the Maldives on vacation after a work trip." Because that's when I went to India, you know, to meet the Dalai Lama, and I was on the other side of the world for work, paid for by my work.

And so I thought while I was there, why don't I go somewhere nearby and go somewhere beautiful before I come home? What do you mean, what are people going to think? I was on vacation, right? But they expect you to appear as if you're suffering at all times, or it's not acceptable.

Bonnie: No, no, there's so much to even say about that. Yeah, like the judgments. And one of the things I think is actually in my book is this full-time construct is made up.

Sunny: Yes.

Bonnie: Someone just made up like people should work five days a week, although I know a lot of doctors work a lot more because of charting, et cetera, et cetera. And we just all have bought into it. I have clients who are a few years away from getting the full pension, but they're miserable.

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Sunny: Yeah.

Bonnie: But they feel like they can't because of the pension. And I'm just like you just have to make a decision. You can choose to stay for the two years. That's totally fine. And you can choose to like, I don't know if love is the word, but you can choose not to be miserable for those two years.

Just like your reasons for whatever you do, because I think basically the fear is, well, if I leave now – I think she would still get it, but not the full – that she won't be able to make up for that or she's going to basically have this decreased income "forever." I've noticed a lot of my clients will project.

Sunny: Yes.

Bonnie: A lot of them do end up going part-time in my program, even though maybe they "financially can't do it." But they're just like, I want to do this. And then the fear about, well, I'm going to have less income. I'm like, temporarily.

Sunny: Temporarily. And here's what I find, since your mind, particularly as a physician but as a human, your mind is your greatest asset. And so if we are spending it/investing it in our patients, in our charts, in clinical productivity, and RVUs, that is how we're utilizing our mind.

And so if you do allow medicine to take up 60% or 80%, which by the way, 60 and 80% of physician work is basically usually full-time for any other human being, right, because with the charting and all the other stuff. But if you give yourself space, if you give yourself 20, 30 hours a week where you could just think about whatever you wanted and do whatever you wanted, your mind starts to go to things that serve you. And so I think that opens up a space.

I know I went from 1.0 to .8 to .6 to .17. And at each one of those types of things like we started doing new and different varied things, right? I mean, I thought I'd never, I never ever thought I'd be an entrepreneur, ever. And

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now I think we must have like; I don't know, 7, 8, 9 companies, right? Like, how's a full-time doctor working 80 hours a week going to make that happen?

Bonnie: Yes.

Sunny: So when you think your income is going down, it's you create space for other things. And you're like, wow, I really can if I want to. I don't have to, and there's no rush to do it, right? It's not like, well, I went part-time, so next month, I better figure out how to replace my income. It's like, hey, I'll give myself a year, right?

And God forbid, what, if you're going to earn 300,000, then you earn 150, like cry me a river, people. You'll make it work. And you'll pay less taxes. And in fact, you can probably work on some things that will gain you a lot of money back on the earned income that you made because you had space and time to figure out how you could do that.

Bonnie: There's been a lot of, I feel like, in the last few coaching calls; in fact, I have one today. Just a lot of like cutting down because their well-being needs it.

Sunny: Yes.

Bonnie: And then subsequently worrying about the decrease in income. And again, I remind them this is temporary, and you're going to have so much more space to think. And it's like, give yourself three to six months to just chill, right? Because we work so hard. You know, they're working so hard, and it's like they don't even, you know, a lot of them have just created this life where they've just been on a hamster wheel. And they don't even know, like they don't know what their desires are. A lot of your clients don't even know what they want.

And this is so normal. Even me, I was thinking about, like, what do I really want? I have some ideas, right? But it's taking the time to slow down and

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do that. And in fact, one of the things that I talked about in a previous podcast is like doing a retreat for you.

Sunny: Yeah.

Bonnie: Like in your life, right?

Sunny: Yeah. Yeah.

Bonnie: But yeah, that's just that linear mindset of how money is made. And so if you have this decrease and you don't make money for three months or make less, that's going to like eff you up forever.

Sunny: Right.

Bonnie: Because the way we think about money is so linear. Like if I make this, this is what I'm going to make forever. I'm like just introducing the concept of, like, there's no behind. You're never too old because just the way like money actually works. You can make so much of it, and it won't even matter that you made less the last year.

Sunny: Right. I mean, there are so many examples. And entrepreneurs are great examples of this. Of course, there are things like, you know, Colonel Sanders was 65 when he sold his chicken recipe or whatever. The illusion that money is linear and that you're going to save over time, and only compound interest of your physician income and a certain amount needs to be done a certain way. It's just like it's all a fallacy. We've all been fed this, right, that it has to be done a certain way.

And I was listening yesterday to a brand new IG live by Elizabeth Gilbert, who I really like, as you know, on a book with an author on a book called *Rest is Resistance*. You probably have seen this book going around. But she talks about the importance of rest. And honestly, she sees rest as a social justice movement and radical. And it's not just self-care, but it's community care.

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Because if we continue to comply with this capitalism and indoctrination of the Industrial Revolution, and like productivity, productivity, productivity at all costs. Especially the author, as a Black woman, she says I am dishonoring my ancestors who worked so hard so that I could one day rest, right? And even for women physicians or women, it's like people who have come before us have worked so hard. Why are we continuing to perpetuate that when we don't have to and we have the gift that we actually could rest?

And then she talks about what comes when you do allow yourself to rest. And for her, there's been all these amazing things that have come, and for many people, she works with. The amazingness that comes with play and dreaming, and the right brain. And these inventions or changes or radical things come when you have that downtime and that space, and you're daydreaming.

That's when the new and different ways of thinking come because you know that sort of Maslow's hierarchy of needs, the self-actualization is at the top. So you need to have all your other needs met before you're even willing or capable or able to think about those things.

Whereas when you're a super, super busy physician, you're going to try and logic your way out of this. But you're really in panic mode all the time, and your brain doesn't really have the capacity to deal with anything else but finishing your to-do list.

Bonnie: Yes, stress mode.

Sunny: Yeah, stress mode. It's like being in residency all the time, right? How much creativity is there going to be during that time? Well, okay, dermatology residency is different, but most of your audience knows what I'm talking about. So yeah, I'm just saying, like giving yourself – Mine is a great example. I wasn't even thinking of this. But I never anticipated any

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downtime. I had three months of absolute rest, couldn't stand, couldn't feed myself, right, absolute rest. Couldn't do my ADLs.

And in three months of allowing myself, because I had no other choice, to do absolutely nothing, my brain came up with a whole new life for me. And if I had been continuing to work nights and weekends during that time, I would still be working nights and weekends.

Bonnie: Yeah.

Sunny: So what if? What if? If we just lent the thought to some of your listeners that maybe three to six months of downtime would be the key to allowing yourself to dream of a life you actually want, and in my experience, that's actually true for women physicians.

So a lot of people will end up in my coaching program, like, say they have broken their leg, and they need time off. Some physical thing has stopped them in their tracks, then they're like, "Oh my gosh, I have time. I could actually do this thing, this coaching program." And then they do it and then like, "Oh my gosh." Like once you stop, once you're busy, busy, busy, busy, and then you stop, you're like, "Oh shit, do I really want to go back to what that was?" And then you just think, right?

So the people who are allowing themselves some space, it's a huge gift. And again, I mean, my case is a different case. I do want to acknowledge that. Again, I already said I'm in the first or second percentile, right, of women-run businesses in the United States. So I don't want everyone to think that if they take three months off, that is going to happen. You know that I have this idea, it's important to say that. There are risks, benefits, and alternatives to going into entrepreneurship.

But if you do allow yourself the time, your brain will start wandering and start thinking differently about the choices you have made in your life. And what it would like to choose next. But when we're so busy, it doesn't do

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that. And so that downtime that I had, has created an increase in net worth of millions of dollars, literally.

Bonnie: Yeah.

Sunny: So I think it was a pretty good idea to take a little time off.

Bonnie: Yeah. Well, you had no choice either. But I think that's also; you said it more simply than I was trying to say, so for my clients who are going part-time, and some of them do it intentionally. Like, I'm going to do a six-month thing and do locums, et cetera, and then they freak out about money. I'm like, but what if this is what's required in order for you to make a lot more money?

And also, we're really shitty at resting. We don't know how to rest.

Sunny: We don't know how to rest. Exactly, we don't know how to rest.

Bonnie: We have time off, and then we're like, let's clean the closet, let's make some food.

Sunny: Exactly. The only other time I was on leave, I was on bed rest, and that's when I wrote my paper that's in JAMA. I'm like, "I'll lay there, but I will not rest." because we don't know how, right? So we come up with other things.

Bonnie: I get my best ideas; I actually feel like I'm less creative when I'm working in my office. It's when I'm driving, right

Sunny: Yes.

Bonnie: It's when I'm driving and doing something completely unrelated, like just walking around. Actually, because I like to cook, so even when I'm cooking, it's just that's when I get ideas. But yeah, I just love what you're saying. We have to give ourselves the space to create the space to rest.

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And then, once you do take the time to slow down and you've experienced it, it's highly unlikely you'll want to go back to the way it was.

Sunny: Yes, exactly. When you create that space, that's when, as you said, I like to cook. And you lean into your ideas in that space because that's what lights you up. I hate cooking. I would never want to cook. When Jake is like, "Can you make me some pasta?" I'm like, "Ah, can't we find something in the freezer? Come on. There's some fruit."

So that's just a demonstration of the differences that when you give yourself the downtime, who you were before med school and before you had to work 24 hours all the time or just be so busy, who you were, who you are, that starts to come back up again.

And I find women physicians really do start leaning into those things again that light them up. Like if someone takes FMLA or someone in their family gets sick, and so they go part-time, they're like, I started hiking again. I haven't hiked since undergrad. Or I started painting again. Right, so it's like we get to lean back into those things that light us up that just had to go by the wayside.

And then, not everything needs to be monetized. You can just enjoy your life, because why do we want more money? So that we can enjoy our lives. Okay, well, just start enjoying your life now. It's like that parable about the guy with the fishing. I'm sure you know the story.

Do you want to tell the story about the fishing and the, like, an investment banker or something comes to visit a tiny little fishing village, and there's a man who's in a boat and fishing, and the MBA guy is like, "Oh, you should create a business and you could have all these people working for you and have all of these fishing boats." I'm sure I'm going to totally mess up the story.

Bonnie: I don't know the story.

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Sunny: Oh, you don't know the story? I wish I could tell it in the way that it's intended to be told. So the fisherman, you know, and then you could have this whole company. And you could have all these people working for you. And you could have all of these boats. And you could create all kinds of money and da, da, da, da. And then so that you could eventually retire and then go sit on the ocean and rest and go fishing. And he's like, I'm doing that now.

So the whole point of the story is like you could just rest and enjoy what you want now. You don't have to create this whole life where you amass all this wealth so that you can relax and enjoy your life. It's like the fallacy that you have to go off and build this big business just to get back to what it is you already want and is right in front of you right now, right?

Like if you had \$10 million, what would you be doing? You would probably be spending some time with your kid. You would probably go to a beach and swim in the pool. Like yeah, I kind of have those things now. Why am I waiting, you know what I mean, to amass this wealth to be able to do the things I want when they're right in front of me right now?

Bonnie: Yeah, well, there's just this fallacy that this is how it goes. You get a job. You work for several decades, and you build this nest egg. And we're told that making 10 or 12% a year in the stock market is great. Now I know like that's just, that's nothing.

Sunny: The floor, that's the floor.

Bonnie: That's the floor, yeah. Anyone that tells you otherwise is lying and it's scammy. And we know in entrepreneurship your mind can just create money so many times more than, like, 10% is, especially with inflation. That's like nothing, literally, right?

especially these days. Well, I'll say in terms of that, you know, speaking of the entrepreneur mindset, you know Alex Hormozi, the author. He says the

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80-year-old version of you, he would trade all of the money you have to go back to be the 30 or 40-year-old version of you, like all the money. And he plans on being a billionaire, right?

It's like no matter how much wealth we amass as physicians like, the average physician might have some number of millions. And hopefully, that's actually encouraging to people listening. Yeah, maybe a quarter of physicians won't have a million dollars at retirement, but that's probably not your audience, right? So chances are, they're going to have millions of dollars at the time that they stop working.

Yet, we would give; we really, really, sincerely would trade all of that money to get this time of our life back. To get our youth, to get our health, to get our children, to get just what we have. The vibrancy of this time of our life, because this is priceless. So if we know that now, why are we trading this time now for the money? It's just fascinating to look at it that way because there always is enough.

It's like I really have come to believe, and it's funny because now, staying in Puerto Rico a lot, there really are interruptions of electricity and water and things like that. But I have come to believe in money the way that I believe in water when you're in an industrialized nation. It's just you go to the tap, and it's always there. It's always there. Okay, have there been the storms of the century, and Texas froze and stuff like that? Yes. But nearly always, it's always there.

Money is always there when you need it. And again, I came from a time when there was a lot of scarcity in our life as a child. A lot of abundance in our life at times. And you really can transition from scarcity to maybe sufficiency to complete abundance. It's always there in the closet. It really is. There are a million ways to earn it. Don't tell yourself there's not. There is.

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Bonnie: Yeah, I mean, that's really like my message to the people I help, right? No money situation is permanent.

Sunny: Yes.

Bonnie: And, because a lot of them, as I said, are in scarcity. They feel like they don't have enough, and they feel like they can't go part-time because of the money. So I almost feel like I really meant to have you just have a conversation as you as my coach, but I'm glad it turned into this because I think the message, I think what you and I have is like there's always a different way.

You don't have to stay in a situation that you don't want to be in. You can make money in a different way. You can make a lot more money in a different way. It's encouraging, like you just have to take that first step of almost declaring, I want something else.

Sunny: And even if all you're declaring is I don't want this. I don't know what it is I want, but I don't want this. Okay, well, let's go then. What's your first step in not wanting this? You don't have to figure out what's next always because you want to get it right. We want to go, and that's another thing, too, right? It's just we want to go from this full-time job to the next full-time job with, like, maybe a weekend or a week in between. Really?

Bonnie: Oh, you know what? She might be listening, but one of my clients knew she was going to go part-time. And she was like, oh, maybe like in a year. It ended up being like three months.

Sunny: Yeah.

Bonnie: But one of her concerns, I think it was her. I might be messing up clients because, basically, a lot of them want to work less, right? That's why they work with me on building a business.

Sunny: Yeah, of course.

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Bonnie: And so she was like, well, what am I going to do with all this free time? Like she was worried about that. And I'm like, "You will figure it out. Don't worry."

Sunny: You will not have free time. That's not the human experience. We fill our time, right?

Bonnie: Yeah.

Sunny: Like, if you're a grandma, I'm sure all of us can think of our grandmas at some point. They're like, "Oh, I can't on Monday. I have to go to the bank." Going to the bank becomes something that takes up eight hours of your mind space, right? Let's do it on Tuesday. Oh, wait, I have a hair appointment, whatever the thing is. But you fill up your life, grocery shopping and, like, whatever.

It's like everything expands to take the time that is allowed. And so you will never feel like, oh my God, I have so much time. I don't know. I don't know anybody who feels like, oh my god, I have so much time. I think that's an unfounded fear.

Bonnie: I think sometimes I think that, but then I'm like, how come I didn't – It's not even like productivity, I'm like, well, how come I didn't work out or do this? I go back and forth between I have tons of free time I don't. I have plenty of time on the weekends, but I have a five-year-old crazy person running around.

Sunny: Exactly, exactly.

Bonnie: So just yesterday, I'm like, maybe we should find an activity for him.

Sunny: Yes. So since you brought up talking about us and the focus that you thought we would have of us talking about me being your coach, can you reflect on – because the coach journey is never about the coach, it's

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always about the client – you back then working four days a week, probably like a typical client of yours except they might be five. But full-time for you was four. Feeling at a crossroads, not knowing what to do, and feeling stuck, frankly, really very stuck and pretty distressed to where you are now. So if you think about your journey, what would you say are your reflections on that?

Bonnie: I also love that you've said a few times because I think I'm always like, "Well, what do you want to do?" But I think it is easier for most people to think like what don't you want to do. And then I think as a dermatologist too, I felt guilt isn't the word. You know, because a lot of other specialties say it must be nice to be a dermatologist.

And they think we make so much money, and other specialties make so much more money than we do. Anyway, actually most of my other friends who weren't dermatologists were making more money than me. But that's a whole other situation.

So I didn't want to do what I was doing. Like I did not love my job. And I didn't love Philadelphia. That's where we were living. I hated it. Sorry, those of you who love Philly. Just like, you know, when you're a New Yorker, you know, no other city compares except for maybe Paris. And then, yeah, feeling stuck because of the money.

And a large part of it was working with a coach, you, learning to think differently. And I remember one of the first things you taught me was putting a lot of maybes in front of things.

Sunny: Yes.

Bonnie: Just maybe, just maybe. And I tell my clients, too, if they're really struggling, just put like ten maybes in it, and it'll seem possible because really what it comes down to is opening your mind that what you might be thinking is true may not be true. Like just even that little crack, that's why

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inserting those ten maybes, just like creates a little crack or a little nugget of curiosity in your brain that maybe what you believe just might not be true.

Sometimes it's jarring, and you're like, no, no, it's definitely true. But I think that's one of our jobs as coaches, is to just really try to help them just be a little curious. And then the magical part of that is curiosity is like the seed for creativity in their brain because then their brain is just like, "Whoa, huh, maybe something else is possible."

So, I think that's really just what happened. I don't remember exactly my thought process; you might remember it more. But I think that nugget of curiosity entered my brain from working with you. And then you just start seeing things and thinking things that you would have never considered. I call it magic.

In fact, when I talk to my clients about making goals 1, 2, 3, 4 or they think about, well, how am I going to get there? And you'll come up with some rudimentary plan. I'm like, and then there's magic.

Sunny: Magic, exactly.

Bonnie: You don't know how it's going to happen. That's what I say. I'm like, there's magic. And everyone's like, what? I'm like, okay. Because I think we've all had experiences where we didn't quite know how it was going to go, but something kind of pushed you.

So once that nugget of curiosity entered my brain, then I got an email for a locums position in Seattle that summer. And this is actually before I decided. I kind of was on the brink. Like, should I stay? Should I go? And then I was like, because I had been to Seattle, and the summer is the best time. I don't even remember my thought process. I think I just was like, I want to do this. I'm going to apply because, obviously, I may not have gotten it right because multiple people probably wanted it.

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So then I went to Seattle. And, obviously, we handled leaving the job, leaving Philly. And also, Matt kind of made me move to Philly. So I was like, "My turn, let's go to Seattle. Let's travel." We picked the place in New Jersey, which is where I live now. Dropped off our stuff, and then we went back and forth.

And then, when I was in Seattle, the Hawaii job got offered. You know what I mean?

Sunny: That's the magic.

Bonnie: That's the magic. And then you had your Bora Bora retreat, that December. It was 2019. And the date of the Hawaii job started the week after Bora Bora. So I don't know if you remember, but after Bora Bora, I flew from Tahiti directly to Honolulu.

Sunny: You're like, how is this my life? Okay, six months ago, I thought I was trapped. And now I'm going to Bora Bora and then going to Hawaii to work as a dermatologist in the winter instead of being in New York. Like just make space for a little bit of magic to occur. And I remember when you were there, that you had hit your goals and various things, and we celebrated you do with Dom Perignon.

And you told people, you sort of stood up and told people as an example, you're like, "Listen, this is what it really can be like. Think of a dream, and make it come true. Rinse, repeat." Right? Because you're like, that is what my life has been this past year. You were working with me, right? And I wrote it down on a little card for you and gave it to you with your Dom Perignon. Think of a dream, make it come true, rinse, repeat. It was your words. And that was your experience at that time.

And that is magical thinking, right? Children have magical thinking. My son has such magical thinking. He thinks he can do all kinds of things. And he actually does make them happen because he doesn't have the limiting beliefs that adults have, right? And so allow yourself to have magical

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thinking. Why not? Allow yourself to say, like your listeners can think, if I had a magic wand, then what? See what comes to mind. Just allow for the magic.

Bonnie: Yeah. And you need space and time to even think that there's magic out there. Yeah. So is there anything else that you would like to say that you didn't say?

Sunny: Honestly, since you asked just right there, I would invite them to try on that that mantra is not just available for Bonnie Koo, that they have been doing that in their life, too. They can probably look for evidence that they thought of a dream and they made it come true, AKA becoming a physician had to have been a dream at some point, or you wouldn't put up with everything it takes to get through to where you are today. Make it come true, pause. Then you reassess because sometimes there's another dream.

In fact, most often, there's another dream, right? So then rinse and repeat. So I would just ask everyone to look because you have a filter through which you see the world that is a cognitive bias. And it's confirmation bias, in addition to negativity bias. But confirmation bias is real. So if you look back at your life through the lens of think of a dream, make it come true, rinse, repeat. And think, every woman physician here listening, think of your life.

And think of several times that stick out to you when you thought of a dream, and you made it come true. Say you wanted to get married, and you did. Say you wanted to have a child, and you did or didn't. Who knows? Say whatever the things are, some things you really wanted in your life. You wanted to buy a home. You wanted to buy Bonnie's book. You wanted to do whatever, right?

Say you wanted to make a podcast, and you have one now. No matter how many people are listening, you have one. You made it come true, right? So

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if you're an entrepreneur, that was a dream. You made it come true. You did that. And then you rinsed and repeated and did it again. And so I would just encourage you to pause in this space and say, okay, let's allow ourselves to carry that forward.

Think of another dream, and make it come true. And rinse and repeat. And just know that that is a cycle that's available in our lives over and over again. And to learn to live in the fascination of that and see it coming true everywhere. And then you also see it coming true not only for you because it's not egotistical. It's about watching that happen over and over again for your children.

As I said, my son makes this happen all the time. I mean, his room is, like, starting to look crazy. He has LED lights all over. He has lava lamps. He has all these dreams. And then he's like, "I did it." He's so proud and invites his friends over, and then shortly after, he's got a new dream, right?

And so just allow yourself, I would say, to do that because it's the whole, you know, when you were in Bora Bora, I handed you a notebook that said, "She believes she could, so she did." So let's just believe we can and set out towards that way.

And sometimes the dream changes, and allow yourself to course correct, course correct, course correct. Expect yourself to course correct. Expect the dream to keep changing. And just, again, live in that fascination as much as you can. And if you find that you really can't, you might want to seek mental health help.

Seriously, you might want to do a PHQ9, which is a depression screening that is universally recommended in the United States just as much as a pap smear and a mammogram. If you really can't dream, there's probably something to pay attention to. That's something to pay attention to. Because some people listening will be like, "That's nice for her. Bonnie Koo and Sunny Smith are talking about dreaming. That's not available for me."

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But again, it is. It's available for all humans. All humans, not just doctors. Small children, adults, and elderly. And to know that all of us have agency and all of us have our own preferences and ways we want to continue to change our lives. So just allow yourself to be a woman physician on your own terms.

Don't take any BS from anyone who says it has to be any particular way. If you could do it any which way you wanted, that would come true, like allowing yourself to live in the magic of what that would look like. And then you just start getting warmer or getting colder. And that's it. Keep heading towards where you get warmer.

Bonnie: I love it, Sunny. And I'll just say one quick thing, and then we should end, and I want you to tell people how they can find you.

I remember in a Facebook group, people were asking like, if you could do anything, or if you weren't a derm, like what would you do? And people were saying things like, I'd be a dancer. And I said I want to get paid to take tropical vacations or luxury vacations. And then, you know, because I think these were things like people were just dreaming, but this is just, yeah, ha, ha, it's not going to happen.

And someone was like, oh yeah, that would be – I forget, just some comments, like, whatever. And I'm like, no, no, this is going to happen.

Sunny: Right. Some people are like, "I would be a National Geographic photographer," or something like that. Like in a different career, that is never going to happen, right? And you're like, "I would get paid to take tropical vacations," which is something that people would say is crazy. Like just the belief, it will never come true. I would love to sit on the beach, have champagne, have pina coladas, and whatever. And like, no, that's a thing. You actually did make that come true. You run retreats in Hawaii.

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Bonnie: I had an idea. It's not like I was like, let's just do this. I was like, no, this can happen. I was like, I know it can happen. So anyway, I just wanted to put that out there that, yeah.

Sunny: It can even be paid to sit on tropical islands. Most of us won't do that, but there really are many women physicians here who are working and have the ability and position, right, in their current job to run CME conferences through the university. I used to run CME conferences in many different universities as part of the role that I played. Why wouldn't you just pick Hawaii as one of them or Florida as one of them? Like you really can.

Start looking for ways to align with those things that your mind thinks is a crazy dreams and magic. You can probably find some way to get a little closer to it. And you did that.

Bonnie: One more thing. Sorry, I keep thinking of things, and this is like a hodgepodge. But you mentioned seeking mental health help. And there were a few times during my relationship with Sunny when she pointed out that maybe I needed to get some help. And I've talked about this on the podcast anxiety and depression. As someone who has experienced times where I've needed help, it's not obvious to you that you need help. It's obvious to people who know you.

And basically, what I've experienced twice in the last two years is I can't get my brain to believe in new things or dream. I just am in this negative; I'm not even quite sure how to explain it. But this last time, a friend was like, "Are you on your meds?" And she's a good friend of mine, so she can ask questions like that.

Sunny: Yep.

Bonnie: And I'm like, yes. And then she just was like, very gentle, basically, she's like I'm worried for you, that type of stuff. But I think what I've noticed both times is coaching was not helping me.

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Sunny: Yeah.

Bonnie: I just could not change my way of thinking. And this is different than having a fixed mindset. It wasn't that. And then I was using coaching against me because I was like, why isn't this working? Why isn't this working? And anyway, so anyone listening who, as Sunny said, is like, "It must be nice," or are struggling like you know you're struggling. Get help. It's available.

And what I have found so powerful about that is, it's like, yeah, I'm on medication. I don't even know if it's really helped because it's like a placebo dose, but honestly just even admitting and acknowledging. And actually, for me, what's so powerful both times is the psychiatrist. The first time she goes, "You're depressed." And just having someone say that to me, it just, I don't know, I started crying because I just was like –

It's not even so much having the diagnosis, it was just relief. It wasn't just something wrong with me. It's like something was. My brain wasn't functioning. And then the second time it happened, she just was like, "You seem really sad." That's what she said to me. So then she increased the meds. Anyway.

Sunny: Yeah, I mean, I think that by the time a woman physician acknowledges or says that she needs help, she's probably way past the place in which a non-physician would have been seeking help because we have been trained so well to focus and go on and suck it up. And it doesn't matter if you're having a miscarriage or a migraine, or you're vomiting, or whatever the thing is. Like you just keep going.

And so that's all we know, is you just keep going. And so by the time you cry, uncle, it's late in the game, right? And the data shows that we have very little self-compassion, as physicians, compared to the general population. And our mental health outcomes are worse, not when we're

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admitted to med school, but in every moment thereafter. And in internship, 20% of interns are suicidal.

So it's not like a flippant comment when we say things like this. It's like, knowing the reach of your audience, 100% guaranteed someone listening to this is suicidal right now. Guaranteed. This data doesn't support anything else. It would be statistically improbable, less than 000000001P value, right? And a significant portion of the people listening are depressed and feeling hopeless.

Bonnie: Yeah, feeling hopeless is sort of my signal.

Sunny: Yes. I think it's a danger signal again. And even if you think about depression, or you think about suicidality or just human suffering, not being able to have hope is a very concerning sign. And so there's a physician support line that is completely free and anonymous that anyone can call. Anyone can call their primary care doctor.

People have concerns about it going on their medical records, and in different states, there are different questions. And what I always say about it because, I mean, I'm on Amazon streaming right now, right, talking about mental health. I talk about it from every stage, every place, everything. I am on medications. You said for yourself that you're not sure if they work. I can 100% tell you, for me, it's like a light switch. When I stop taking it, my husband notices first, and I get mad at him for noticing. I'm like, "I'm taking it enough. Okay, I've only forgotten it a few days."

But it's so real, so repeatable, so biologic. I had never been on it until six years ago. And now, anytime I try to get off, if I make it for a little while, I don't make it that long. It's very real. It's very biological. It is as real as needing insulin for sugar. And we would never shame ourselves or not go to the doctor if our sugar was 300. We just wouldn't. Or if we had a breast tumor, or if we had, we would go no matter what the consequences would be on our medical license or on our insurance or on whatever, right?

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We would go if we had the other things. And this, I believe so, so, so much, and I think it's going to be interesting to see 20 and 50 and 100 years from now, how much more we do know about the brain and mental health and how real and biologic this is. This is real. This is treatable. Eff the stigma, right? Go, we'll deal with that later because this is the one and only precious life.

And so to anyone listening who feels like they're trapped because of money and are wondering when we're going to give them the solution to that, the answer is to start to believe that there is hope and that you always have a choice.

And that starts with the tiniest, tiniest, tiniest step, which is saying, perhaps maybe even like, I need help. That's it. That's all you need to know. People are like I don't know who to call, where to go, what to do, I don't have a psychiatrist, da, da, da. Just try one person, right? That's it. And if they suck, then move on.

The first psychiatrist that I ever went to ever after I lost someone to suicide and waited six months, which was way too long, and then was terribly problematic with intrusive suicidal ideation myself, blaming myself. I showed up, and he was like, he was a locums guy. Nothing wrong with locums people, right, but he was just visiting. And he's like, "Yeah, what I really want to do is create a ketamine clinic for Britney Spears and famous people in LA."

And I'm just looking at him. I'm like, I'm having intrusive suicidal ideations right now, and you're talking to me about your business plans. Right? Like, that was just incredibly inappropriate. Because I was a physician, he wanted to talk to me about being a physician and having side gigs and stuff. I'm just like, what is going on here? And so I never went back to him. But thank goodness, I just went to the next one, right?

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And just, anyway, to find a space where you feel safe and heard. And don't be perfectionistic about it. Just be willing to speak.

Bonnie: Yeah. Sorry, I'm just saying that just because we're, this is a great podcast. It's just like winding around different topics. But this is such an important topic. Actually, as you were saying, it's not that I don't think meds have helped me. Sometimes I just feel like I feel instantaneously better just like having her tell me, like, yeah, you seem more upset. That's helpful.

Sunny: Yes, both and.

Bonnie: So I'm on, apparently, like a baby dose of sertraline, 25 milligrams, or like, people just tell me that's like that's placebo dose. I will tell you, every time I try to get off of it, even if I do a long taper, I don't feel good. A month after I try to stop, I feel horrible.

Sunny: And now you know that about yourself, right?

Bonnie: You know, the dose range is like, you know, every human is different. It's happened three times where I feel like it's repeatable. And so I'm just like, I'm just going to be on 25 milligrams forever. At least for now, right? Because I'm not going to risk getting off of it and feeling terrible because then it takes time for it to work again, you know?

Sunny: Right.

Bonnie: All right, where can people find you, Sunny?

Sunny: This is a podcast, so I will say they could listen to me on their podcast app. Right now, while they're listening, they could go over to *Empowering Women Physicians*. Although we have a small number of podcasts coming out live that are public podcasts in the past years, they're very high quality, in my opinion. They're very meaningful to me.

They're very, like, they're the words of women physicians truths. They're speaking our truth. It's like micro mentoring from women physicians to

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other women physicians of lessons we all need to know. And so, I would encourage people to listen to those episodes. And we're going to be doing a whole bunch more in 2023. I finally have a team that I love, and I think is doing a good job running my business so that I can focus on this stuff.

They can also go to empoweringwomenphysicians.com. Of course, there's like a free guide there. I have like free lists of books that I love there. I have references for data on coaching because coaching really is an evidence-based intervention. And if there is or was any kind of pill, we just talked about pills; if there were pills that had the outcomes that coaching had, everyone would be on them, right? The data is very strong for them. So I'm happy to give people the data there.

Oh, and we have a Facebook group. Of course, I love my Facebook group. I really genuinely, and you know this, Bonnie. You love being on Facebook, too. But I genuinely love being on Facebook. I'm probably addicted to Facebook. But I really genuinely, sincerely love being there to help even a stranger or people that I know only on social media.

And I believe that social media relationships are real and impactful and change people's lives. How do I know? Because I hear evidence of it all the time. So yes, they can definitely go to Empowering Women Physicians in Facebook and look for the Facebook group. And they can type in their ask questions. You have to be a woman physician; that's our only entry criteria MD, DO. So if you have NPs and stuff that listen or MAs, I'm sorry, we love you. But that's not the space for you. There are other spaces.

So those are the places that people can genuinely find me. And I'm in there being loquacious just like I was with you, just like I am on this podcast. Just like I have a characteristic -

Bonnie: You're just being you, Sunny.

Sunny: Exactly. I'm just being me. I used to believe there was something wrong. That was part of what coaching, the gift it has given me is. I really

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used to believe very strongly there was something wrong with my brain and why I'm like this. And some people really don't like it, and some of my admins have quit over the length of my Slack messages to them. And I'm last minute and all these things.

Bonnie: Let's just tell people real quick how last minute you are.

Sunny: I mean, I don't know.

Bonnie: The flights.

Sunny: I just bought my flight last night, and I'm hosting a retreat in Bora Bora for 77 people that starts in like a week.

Bonnie: Wait, what? You just bought your Bora Bora ticket yesterday?

Sunny: Yeah.

Bonnie: That's actually good for Sunny because sometimes she buys it two hours before.

Sunny: I usually do, because here's what I believe, and first of all, there's this historical belief, I think from like the 80s and 90s and when we were growing up, that if you didn't buy a round-trip ticket, it was going to be incredibly expensive. And if you didn't buy ahead of time, it was going to be incredibly expensive.

So let me tell you, Bonnie Koo, this is hot off the presses. I brought you into my group to talk to people about how to get a good deal or what to do with points and stuff like that on Bora Bora flights.

So listen, last night, it was literally midnight, my kid was asleep next to me, and I was searching to go to Bora Bora on Delta because my husband injured his back. He has sciatica, so he needs to lie down on flat things if he's even going to be able to go. I think it's maybe 50/50 if we're lucky that

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he could get on a plane and still be able to walk. And as you know, he's a strong athlete. So this is very rare.

But so yesterday, guess how much the flight, a direct flight from LA to Tahiti, was? Last night, with like one week to go.

Bonnie: Is this for business class?

Sunny: Well, it had the whole range. It brought up the whole range. It had regular and then business class. I'll tell you the range. How much do you think the regular seat was, and how much do you think the business class was?

Bonnie: This was one way?

Sunny: Yeah.

Bonnie: I don't even know what the flight is, how much it costs, \$1,000? No, it wouldn't be 1,000.

Sunny: It was \$300. \$300.

Bonnie: For economy?

Sunny: And I didn't buy the economy one because, again, my husband and I was having a hard time.

Bonnie: Also, you're like six-two or something, so you need that.

Sunny: Yeah, I'm six feet tall. My husband is six-five. But I really kept going back and forth. I'm like, I'm just going to get the regular one because I don't mean to lay down like he does. But then I was like, no, so I went ahead and I bought the other one.

So the first class lay down, French cuisine, you know, amazing, kind of like the best seats there are to get there, it was \$3,000. And again, I get to choose from the whole range. There was 500 and 800. But I'm just saying,

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that whole BS of you have to book way in advance or you, I didn't even really still want to do it right now because my husband really may or may not be going. And if he's not going, this is not the flight I want.

This is the flight that works for him because he needs to lie down, and he needs to be up. He's not actually planning on sleeping. He just needs to lay flat because that's what he's doing right now at work. And, you know, at home and in our garage, he just lays on the floor because his back hurts so much he has to lay down, but he doesn't plan on sleeping. So anyway, this is just not the flight I would take if it was just me.

Bonnie: Sunny, I actually have to quit, which is something –

Sunny: Bye. So, dynamic, spontaneous lives are a good thing. Bye.

Bonnie: Bye.

Thanks so much for sticking around for that two-part, two-hour episode with my first coach, Sunny Smith. You know, one thing I wanted to reflect on and even just say, in general, is how special a coach/client relationship is. And, obviously, I'm always a client, like I'm always getting coached. In fact, today, the day I'm recording it, I had two coaching sessions, no joke.

One of them was for me, specifically where I was working through some things. I mean, there are always issues and things and challenges that always come up, unfortunately, right? And then the other session was about getting help with my coaching skills. That's something I do from time to time. If I feel like I didn't coach as well or felt like I could have done it better, there is coaching for that too.

Anyway, it is such a special relationship, and as a coach, it is my privilege, it is an honor, and it is so fun to see what my clients move on to do only because they changed one thought in their mind. One sentence like that is how powerful this work is. And like only one sentence in your head has to

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change for your life to change. And then you'll just keep changing sentences as you go. And truly, that's just the beginning.

All right, everyone, I will talk to you next week.