

**Full Episode Transcript** 

**With Your Host** 

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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.

Hey everyone, welcome to another episode. So, I had said, I think a few episodes ago, that I was going to spill all the beans about what I did on my two night, three day birthday solo retreat. And so in case you didn't catch that, for my birthday this year, which was in June, I decided to go to Miraval for two nights.

And in case you don't know, Miraval is an all inclusive luxury spa resort that includes all meals, all snacks, lots of activities like yoga and meditation, and you also get a credit of around \$200 a night to spend, meaning you're basically forced to spend on yourself, to meditate, to get a massage, et cetera. And one of my really good friends ended up joining me for a day.

And so I went to the Miraval up by me, it's Miraval Berkshires in Massachusetts. And Miraval is where my conference is in Arizona in March 2024. So, at the time of this recording the conference is sold out. We do have a waiting list, and so if you want to join it you want to go to wealthymommd.com/conference. But right now it's sold out and we will let you know if spots do open up.

So, there are a number of reasons why I decided to go to Miraval for my birthday. Well, I don't really need an excuse to go to Miraval, but it was a good reason to go. And I would say that since becoming an entrepreneur I have needed a lot more alone time. And I do think part of it has to do with the fact that I work from home which I know sounds like a solo activity, but my partner, Matt, is also home with me all day long. So I think that's part of it. Not that he's super annoying et cetera, but it's a lot to spend 24/7 with your partner.

And also I'm constantly spending time working on my business, but I'm not spending enough time working on me, which I know many of you probably do not do, or at least you don't prioritize it enough because most of us are so busy we're just going, going, going and we feel like we don't have time to stop and sort of look at our lives and really be intentional about where we're going.

And this is obviously magnified depending on the type of job you have and if you're a parent as well, right? We feel like, well, we have to give all of our time and attention to all these things and there's really nothing left for ourselves. But I'm busy all the time, I hate my life – Okay, maybe you don't hate your life, but you kind of get the gist. And so for me it was a bit of a forced rest, if that makes sense. And also time devoted to really thinking about myself and where I want to go.

And so I didn't really have an agenda. It wasn't like, okay, today I'm going to do XYZ in terms of what I want to think about et cetera. I did schedule a bunch of activities, but like many places you can cancel with four hours notice. And so I was like, okay, it's better for me to sign up because things do get full.

And so I scheduled my spa treatments, got a massage, and got a facial. And actually, the last few times I've been to Miraval I didn't actually schedule a lot of activities, I kind of just wanted to chill and didn't want to commit to anything. So this time I decided I want to check out some of the activities that I haven't done before.

So I signed up for something called a silk cocoon floating meditation. And, first of all, it just sounded really cool. And when I read the description it basically said you're going to be in a silk hammock and it's going to feel like you're floating and it's going to be some type of meditation. So I was like okay, I'll check that out.

And so I did it and it was super interesting. So it was a silk hammock and then the facilitator, he told us how to get into it without falling over. And he

gave us a blanket and he gave us a little pillow and then he put a little eye pillow. And then he gave us these headphones. And the headphones had binaural music playing.

Now, if you're not familiar with what binaural music is, I'm probably going to explain it wrong, but it basically helps facilitate changing your brain waves. And for most binaural types of audio, and you can Google these, they're on YouTube and Spotify et cetera, they're usually to help you get into a theta brain wave state.

Again, not an expert here, but my understanding is that theta is sort of a more chill, sort of contemplative, even like this subconscious conscious state. During the day most of us are in beta and sometimes alpha. Beta is like a very thinking sort of thing. And then when we go to bed, we're in delta.

And there's a progression of the predominant brainwaves as we grow up. And so newborns are predominantly in the delta wave, that's why they're sleeping all the time, right? And I think I read that beta waves don't really kick in until age eight, nine, or ten. Anyway, I digress.

But that's what that was. It was 60 minutes. And I will tell you, I had a pretty difficult time. And what I mean by a difficult time is what I realized is that my mind has been just going crazy. What I mean by that is just like a barrage of thoughts and not enough stillness in my life. And so it took me a really long time for my mind to be still.

And after the meditation, it went by so quick. It was apparently a full 60 minutes, it felt like 10 or 15 minutes to me. And afterwards he had us all reflect if we wanted to. And so, the reason why I just spent time explaining what I did there is this is one of the reasons why I love Miraval so much because it's all about being intentional about everything, right?

It's about not going unconscious, because so many of us go through life unconscious, right? Because we're just literally going on autopilot. And so the intentionality and pausing to notice and pausing to think is baked into

the culture of Miraval. And also they want you to be digital-free, phone free, but everyone is still – Well, I wouldn't say everyone is still on it. It's a lot less than some other places, but it is difficult. But they do have specific digital device-free zones. Okay, I digress.

But I did those types of things and it was really meaningful, really helpful and really showed me like, hey, I need to get back into daily meditation. It doesn't have to be specifically meditation, but anything where you're sort of slowing down your mind and clearing it out. So that could be journaling. That could be meditation. There are many ways to do that. And so that is definitely one big thing I took away was that I need to get back into that daily practice.

Now, people always ask me like, how do I get started? I think the Calm app, literally C-A-L-M. It's on iPhone, I don't know if it's on Android, but I assume it is because it's been around for a while. It is free but there's a paid version. And I just recommend you pay for it because you get so many more features.

But they have really short meditations. They even have an introduction to meditation where it's 30 days and they kind of teach you while you actually practice it. So I think those are really great ways to kind of dive in and start that practice.

And so it really takes time to kind of turn off that easy, automatic way of going on autopilot to kind of pause, like really pause, not just time-wise but like mind-wise. And so there is a series of five questions that I decided to answer during the solo retreat. I did not make up the questions, I got this from Brooke Castillo.

And I'm going to tell you the questions and I'm going to tell you why I love these questions. And basically, these questions are designed to really help you figure out what's actually important to you right now. And then you get to decide, or rather really look at why am I not doing these things? Or why am I not spending time on the things that are important to me?

Of course, there are things you're doing and being right now that are important to you, but a lot of us just honestly live thinking that we have so much more time to do things. And the truth is we don't know how much time we have. Anyway, here are the questions.

So if I had one year to live, what would I stop doing? What would I start doing? What would I stop caring about? What would I care more about? And why do these answers change if I give myself less time to live? And so I think these questions are great springboards to really look at what's going on and to really get clear on what is important to you.

And I think it's really, really important, in fact I would say it's required that you don't just answer them in your head, that you start writing. Because I was actually surprised at what actually came out of my brain onto paper. Some of it was stuff I knew, but some of it was stuff that I didn't know. It wasn't immediately available in my head, but it came out as I started writing.

So this is one of the reasons why journaling is such a powerful practice because we think we know what's gone on in our brains, but we really don't. Our brains are all insane, myself included. And a lot of the work that I do with my clients is to think about what you want. And this actually, it sounds like a really nice question to answer. But I find that a lot of us actually have trouble answering that because we simply haven't asked ourselves that question in a long time.

And so I think the first question here is, if I had one year to live what would I stop doing? Most of us know the answer to that immediately. And then again, stuff will come out as you're writing things out because stuff came up for me. But pretty much everyone can answer that question pretty easily.

And then the next question, if I had one year to live, what would I start doing? I think most of us have answers for that as well. And again, there's going to be some surprises. The next question, what would I stop caring about? I think most of us would say I would stop caring about what other

people think. And what would I care more about? And then lastly, why do my answers change if I give myself less time to live?

And so I'm actually going to pull up my journal here and read you some of my answers. I didn't decide ahead of time which ones I'm going to read, so I'm going to be scanning here. So one of my answers to what would I stop doing, and I think of this question in many ways. Like what would I stop doing, but also it's like, okay, what's something I do now that I really don't like but I keep putting off working on? So that's all that's how I think about this question.

And one of them is actually I want to stop being so hard on myself. And I'm so much better at this than where I was even a year ago. But I think this question really highlighted to me that I'm so tired of being hard on myself. I'm so tired of judging myself, because truthfully we all know that working on this for ourselves is actually going to help us connect with other people and have much higher quality and richer relationships.

And that's what life is really about, right? It's about connection. And another thing that I wrote was that I would stop delaying this trip that I've been planning to go with my family to Korea.

And one of the things about what I would start doing, okay, there are two things here. I'm just laughing because one of them, to me, is, well, funny and not funny. One of them is to have the courage to say things that I don't usually say because I feel uncomfortable or I'm worried about someone not reacting well.

And truthfully, the reason why I don't speak up as much as I'd like to, and when I mean speak up, I just mean like stating my opinion or maybe having a difficult conversation is because I worry a lot about whether people like me or not, or what other people think about me, which I know is very common. But it's something that I definitely struggle with.

Okay. And so the thing that I was laughing about is, if you know me, if you've been coached by me, if you're friends with me, you already know

this, I tend to interrupt and talk over people a lot. I talk too much, basically. And so one thing I decided is I'm going to work on this. I'm going to work on not talking so much, notice the urge to do so and not talk, which means I'll become a better listener. So this is going to help everyone, including myself.

And the third question, what would I stop caring about? Well, I already kind of mentioned this, but I would stop caring about what other people think. And the work for that, it kind of goes back to some of the other answers. But it comes down to loving and connecting to myself, like having a better relationship with myself and caring more about what I think about myself versus what other people think.

And I will say a lot of these answers, or even to me the urgency, it's not about having one year left to live. I may have mentioned that I've really been working on my parenting skills and focusing on that. And I don't want Jack to grow up with these types of habits. He's not going to be perfect, I'm not looking for perfection. But if I learn to do this for myself, then obviously I'll be a better role model for that, right?

Because I think all of us parents, we want our kids to grow up, and it's not even so much about confidence. Yes, confidence is important, but to me, self-confidence is the most important thing. It's like a combination of trusting themselves, believing that no matter what happens they can figure it out and to not be afraid of failing. And to be good humans and to have the skills to have great relationships, right?

And so I can't teach or model that effectively if I haven't fully worked on that myself. So to me, that has created the urgency for me to work on it. And when I say parenting skills, really it's about working on myself so I can be a better parent. And learning some actual skills, but also understanding how a child's brain works and kind of understanding what's appropriate developmentally.

Okay, so what would I start caring about? So one of the things I wrote down is my physical health. Now, before I had Jack I worked out a lot. I had a personal trainer. I went to yoga. I went to Orange Theory. Now, I lived in Brooklyn and everything was literally within a two-block radius and so that was super easy. And I have not had consistent practice to do any of those things since having Jack.

I did have a personal trainer postpartum for a little while when we lived in Philadelphia and we have a Peloton bike, so it's not like I'm doing nothing. Or it's not that I haven't done anything in the past six years, but it's something that I keep wanting to prioritize and I don't.

And then let's see, why do my answers change? And basically what I said earlier, it seems like there's plenty of time and none of these things are urgent. When I say urgent, yeah, they're not urgent, right? And so it comes down to, well, I know I need to work on this. I am working on it a little bit, but it can wait.

Okay, so those are some of my answers. And I really, really, really want you to answer these questions for yourself. You might be driving, you might be walking around, but I want you to schedule time. And ideally, it would be 30 minutes to an hour, maybe even more, but start with 30 minutes. I know you're all busy.

And so here are the questions again, if I had one year to live, number one, what would I stop doing? Number two, what would I start doing? Number three, what would I stop caring about? Four, what would I care more about? And finally, why do my answers change if I give myself less time to live?

And again, the answers are so revealing and it's really going to show you what's really important to you. And then really examine how come you're not doing that? And what can I start doing to move towards that? Like what's one or two small steps? You don't have to turn this all around in a day. What's one thing you can do every day or one thing you can do every week in order to go towards that? All right, I'll see you next week.

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