

## 172: How to Change Your Habits with Dr. Kristi Angevine



### 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.

Hey everyone, welcome to another episode. I have my friend, Dr. Kristi Angevine on and she'll introduce herself in due time. We talked about a lot of things surrounding habits, and they're not what you think. And we kind of were all over the place, but also common themes.

And so what I really want you to do is to just pick one of the concepts we talk about and see if that's something you want to examine and do something about. And I also wanted to say that if you do find something, and you'll hear in a second, but if all of them you're like, yeah, I need to work on this because of XYZ –

And first of all, if you have that insight that is amazing because not everyone does or even thinks about it. But if you're listening to this podcast, then I know that you're someone who is interested in growing and evolving et cetera. And I really invite you to schedule a call with me to see if we're a good fit for one on one coaching.

I am opening up some spots for my one on one coaching practice. And so this episode is a perfect way for you to think about whether you're ready to move forward with changing some of your habits. And so the way to do that is to go to my website, [wealthymommd.com/coaching](http://wealthymommd.com/coaching), or just simply send us an email, send me an email at hello, H-E-L-L-O, [@wealthymommd.com](mailto:@wealthymommd.com). All right, here's my conversation with Dr. Angevine.

Bonnie: All right, welcome to the show Kristi.

Kristi: Thanks for having me here, this is so fun.

Bonnie: I know, I'm so excited about what we're going to talk about today. Okay, so why don't you introduce yourself first, since many of my listeners probably don't know you. I'm sure some do though.

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Kristi: Yeah. So for those who don't, my name is Kristi Angevine. I'm an OB/GYN, I did that for about 11 years. And then transitioned from clinical practice to being full-time a life coach. And I focus on habits and habits that we don't think of as habits.

Bonnie: Yeah, actually before Kristi and I started recording we were chit-chatting and we were like, okay, we've got to start recording because we're going to say all the good stuff before.

And so I think this is going to change how everyone thinks about habits because basically, I know this is what Kristi does and I have a sense of the flavors of the types of people and what you coach on, but literally I was like, what's a habit again? How do you define it? So let's talk about that first.

Kristi: Beautiful question so we can all be on the same page. I used to think of habits very differently than I think of habits now. So most people, most of us when we think about habits we think about our morning routine, the way we fix our coffee, the way we push our glasses up on our nose, like little quirks that we have that are habituated.

The way I have come to understand habits that I think is so much more useful is to think about them as the automatic ways that we act in the world, as well as the automatic ways that we emotionally respond and the automatic ways that we think. So they are the patterns of how we think, feel and act on default.

Bonnie: Yeah, and that does apply to traditional habits, but it's like way more than that, right?

Kristi: The scope of what a habit is is much broader than just I have a habit of procrastinating, beating myself up, pressing snooze. It's not just those things that we do in times of stress or in times of just automaticity. But it's the way that we automatically think about ourselves. It's the way that we think about the world in a habituated way, meaning we repeatedly do it until we notice we're doing it and we decide we want to do something differently.

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So habits aren't all bad. There could be habits that are really useful that we really like that we've cultivated, or that are just automatic that are amazing. But some of them are ones that are problematic, but they're also sometimes stealthy and we don't even notice that they're habits.

Bonnie: Yeah, and for those of you who have been following me for a while, you know I talk about how thoughts are also habits. The thoughts you think over and over again are habits. And because I mostly speak on money, a lot of it's not even thinking about money because I think a lot of us don't even think we have thoughts about money.

Correct me if I'm wrong, but I'm just thinking a lot of them are habituated because of the culture we live in and patriarchy and all that stuff. And we inherited those beliefs that we think are true and we've just had a habit of playing those thoughts for decades. Am I getting that right from your perspective?

Kristi: Beautifully. Yeah, absolutely. I think that the thoughts that happen automatically to us, the ones that we don't even recognize are thoughts, they come from the soil that you describe so perfectly. We inherited them from our family of origin or the culture in which we grew up, or we are socialized to believe them. And we have the habit of not thinking about our thinking in a way that we get space from it and we can question and interrogate through the core beliefs that drive it that are the basics or like the roots of the habits that we have.

Bonnie: Yeah. This is such an interesting topic because one thing I've taken on here and there, but I've just retaken it on is to try to be, as much as possible, an objective observer of my thoughts, because I'm assuming part of habit change is to be observing those habituated thoughts. I'm just guessing. And we are blessed as humans that we have the ability to think about our thinking, right?

Kristi: Yeah, absolutely. And that is a habit in and of itself that you can cultivate on purpose, the habit of stepping into that watcher/witness role and saying, okay, I'm going to be from a place of neutrality and curiosity

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and just noticing things in an objective way. I'm going to look at what I naturally think, I'm going to look at how I naturally respond, and I'm going to look at what I do.

And when you can step back in that, then you can see the pattern so much more clearly. It's kind of like if you're literally holding up something really close to your eyes you can't see the detail versus when you put your arms out in front of you and you can actually look at it with that perspective.

Bonnie: Yeah. No, no, totally. Okay, so let's just give examples of habits that people aren't even aware of. You used the word stealth, so I love that word because there's so many – Actually, I'm going to give an example of one of mine that I've recently uncovered.

So I actually have been working with a parenting coach, and it is about parenting but it's also about examining how I was raised. And because of certain things about – And also, I'm Asian, my parents were raised in Asia, well, Korea. I should say Korea specifically. And so we're all messed up because Asians, we're raised in shame. And I know we're not the only people, but it's very predominant in Asian culture, right?

And so the reason why I say that is I think this is a perfect example of stealth. And the way I think about it is like it's in the air in my brain and so I didn't realize, until very recently, that it was not "normal" or helpful for me.

But an example is when I make a mistake and it affects another person, there's probably other areas but I'm thinking about a recent example, I truly believe that I should suffer a little bit. I should feel bad and that's not optional. And because I'm feeling bad, that's actually a good thing because that means I care. You know what I mean?

So that's just an example of a habit I realized. And myself and type A women physicians, we generally have low self-compassion, which makes sense if you're brought up on shame. And so this is something that I'm exploring for myself because I don't think I realized that was an optional thing. I thought everyone did that, almost, if that makes sense.

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Kristi: Totally. And I think what you said right there is so key. So number one, I love how you described that because it takes a lot of reflection to notice that you have connected doing something that you or other people see as a mistake, and connecting that to how you feel and what you make that mean. I mean, it takes a lot of work to see that.

And I do think that sometimes if we can't see it, we don't even know that it's something that could be optional.

Bonnie: Exactly. Yeah, I know. It kind of blew my mind when I realized it. I was like, wait a minute, it doesn't have to be that way? But here's where my brain is like, yeah, but if you don't feel bad, then you're just going to treat everyone like shit because you're not going to care about them. Like that's literally what my brain says.

Kristi: Yeah, that is so good. So this is where we get to be super curious, right? Because I know people listening can totally relate to this. Like, if I don't feel bad, that means this other extreme. So the habit that strikes me is a little bit of this all or none. And it's kind of like where we see this a lot with people who have sort of a sense of insecurity and they worry that if they're a little bit more confident, that means they're going to also be an arrogant jerk who doesn't care.

Bonnie: I literally have that same. Let's just define all or none just in case. I have brought it up a few times on the podcast, but just in case everyone's like, what is that again? Let's just explain it real quick.

Kristi: Yeah, so all or none or black and white thinking is where things are either one way or they are completely another way and there's not a gray zone in between. And so let's just be clear, when we're human there's a lot of gray zones. There's a lot of complexity and nuance in between yes and no, left and right, right and wrong.

But it's easier for us to have categories of it's either this or that. And that simplicity is sometimes great. Like, if you have to rapidly assess something, like in surgery or while you're driving, you need to very quickly say, this is good, this is bad, I need to press on the brakes, I need to do something.

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Bonnie: Yeah.

Kristie: But when it comes to things that are more complex, even though that tendency is there, we can just get to notice like, oh, how interesting. I think that if I'm slightly less insecure, then I'm going to be arrogant. If I don't feel deeply guilty for this, then I'm just not going to care at all. And it's like, there's actually an in between, but it requires some stretching, right? Because the either or is sort of like it's much, much simpler.

Bonnie: Yeah, even just you saying it, it's like logically I know. And I think this is the curse of being a coach in some ways, because logically I know, this is literally what I do. It's different when it's somebody else. Like, it's so easy for me to see. But when it's me, it's like it's crazy in there.

Kristi: Yeah, absolutely. And I can relate to this and I think it's a very important point. It's just like when you can, and I think your listeners will relate to this, when they see a friend who's had a really bad day and they listen to that friend and they can give perspective. Like, yes, it makes sense this is so hard for you. But did you think about this, this, this and this? And they're things that are so obvious from the outside, but to the friend it's like you've just spoken the most brilliant things, but they can't see it because they're in it.

And the analogy I always like to use is if you're in the jar, you can't see the label. I don't know who taught me that, but I'm like, when you're stuck in the jar you sometimes can't see what you can't see. And that's why it's so helpful to have somebody else's perspective sometimes.

Bonnie: Yeah, I think the two examples we just talked about, like from my life about how if I don't feel bad, then I'm going to become a careless person who just treats people poorly because who cares, right? The same thing, like well, I don't want to be too arrogant. And that's also part of how women are socialized. We're told not to because people get mad when we're confident, right?

Kristi: 100%.



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Bonnie: So, yeah, I think I have a fear of being arrogant and delusional if I like myself too much. I know, it's like even just saying it out loud. But even just talking right now, it's kind of meta. I'm like, I really don't see the gray zone. It's like logically I know there is because I know what all or none thinking is and I can recognize it as all or none thinking.

Kristi: Yeah.

Bonnie: So I'm working on it.

Kristi: It's so good. And I think this is worth also emphasizing that working on all or none thinking is a difficulty of recognizing that there is a gray zone and recognizing that there's a difficulty with that. So it is meta, right? You're trying to unpack a way of seeing the world that maybe you haven't practiced as much. But the cool thing is that it is practicable.

Bonnie: I think the fear of doing a complete 180, like becoming arrogant or becoming someone who doesn't care about other people's feelings, I think because of that fear, it's kept me from exploring it.

Kristi: Yeah, absolutely because that would be "bad" to do those things. And I think it does point to things that are valuable to you. Like my sense is you worry about becoming arrogant, you worry about not caring because you don't want those things and because probably your core values are I'm a person who cares and I'm a person who wants to be empathetic and listen or connect or whatever it is.

And sometimes it's easy when we've been socialized to believe certain things, that any time we diverge from that path we are therefore going to the total opposite other side. When really just 10% of a shift, like maybe I feel 10% less guilty when I do something bad, and I don't make it mean anything bad about me, is that middle ground. It feels wildly foreign, right?

Bonnie: Yeah, even as you're talking, my mind's very fixated on, but you should feel a little bad. So maybe we just decrease the amount we feel bad. That's a start, I guess, right? That's a start.



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Kristi: It's totally a start. Well, so you started this off with what are some habits that people don't think of as habits? And I love what you said, is it okay if I toss out some that crossed my mind that I think people don't?

Bonnie: Yeah.

Kristi: Some of these are things that I think people do think of, and some are ones that I think we don't recognize just because they are exactly like you said, they are just how we operate. And we haven't thought to even look at them as something different because oftentimes if we did something different, it might mean something about us we don't like. So I think that'll make sense as I go through these.

But habits that I see people don't think of as habits are, classically number one, second-guessing. Constantly make a decision and be like, is that the right decision? Should I maybe have done this? Maybe I should have done that. And we will think that that sort of post-decision inquiry is just our way of being thoughtful, our way of being comprehensive, being thorough. But there's a difference between being thorough and thoughtful and ruthlessly second guessing, constantly.

Bonnie: I know people can't see it, but I'm raising my hand. I'm like, I'm there, for sure.

Kristi: Yeah.

Bonnie: Not with every decision, but –

Kristi: But with some of them, right? But you can feel the difference between ruthless second guessing and just being thoughtful and being like, huh, I wonder what I can learn here. I wonder if there's anything interesting to know, they feel totally different.

Catastrophic thinking, like when you go from 0 to 60 really quickly picturing the worst case scenario. When you're like, what happens if I leave my keys in my car while I run into the house to grab something? Will somebody steal my kids?

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Bonnie: Oh my God, I don't have the steal my kids thing, but let me give an example. When I would pick up Jack from his Korean preschool and it's a parking lot and the parking lot is like right where the door is. So it's not like it's around the corner, it's like literally right there. And it crosses my mind like, oh, I should lock it and take my keys because what if someone takes my car or takes my bag. Not my car, but my purse, because that happened to a friend of mine.

Kristi: Exactly, and so it's easy. And, of course, anybody listening here, there's a fine line between a realistic concern based on data, based on things and deciding you want to turn off your car, take your key for reasons you like, and finding it disruptive, right? Catastrophic thinking in a way that's problematic as opposed to like, I want my ICU nurse to have thought of all the catastrophes that can befall me as a patient and plan and prepare for them so that they can prevent them.

Bonnie: I think catastrophic thinking is definitely big with the clients I work with because there's this app I just downloaded, and you may have heard of it, how we feel. I saw it in one of the Facebook groups.

Kristi: Yeah.

Bonnie: It had like a little lesson and I remember listening to it last night. And it said something like, it had to do with catastrophizing. So when they're catastrophizing money, it feels like a true threat to their survival. Logically they know it's not, but that's literally what it feels like. It's fear that stops you in its tracks.

And the app, it was a lady talking, and she was kind of explaining that that's just what our brains do. And, of course, I knew that. I don't remember exactly, but she explained it in a way that I thought was very beautiful. And so I just wanted to highlight that because when I ask them like, do you really believe you're going to be homeless? And they're like, no. The answer is always no, but that fear is so, it's almost like visceral, that fear.

Kristi: Yes.

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Bonnie: And money is required for survival, so I think that all makes sense, right? But I think that's something we all do. And I don't know if I've effectively, I don't want to use the word figure out as if it's a problem that needs to be solved. But how do we reduce the catastrophizing? Maybe you have the answer because this is what you do.

Kristi: I mean, I will tell you my first answer, and I love that you sort of mused on that a little bit because I don't think catastrophic thinking is a problem. I think our relationship to the catastrophic thoughts that come into our mind are sort of meta habits, it's like the habit behind the habit.

So I can have a catastrophic thought populate my mind. If I believe it and I get really wound up about it and I use that as the thing that dictates all my decisions and then I feel anxious or stressed, or maybe I don't take a step towards trying something new because of the catastrophes I fear that logically I know probably won't happen. But I'm so sort of paralyzed by that visceral fear that I don't do anything, that's the habit.

That's the like, I believe the thoughts because they're there because they seem so dangerous. Versus, oh, so interesting. As a human, I have these visceral fears based on survival. And some of them I want to listen to, and others I want to say, okay, I get this is a fear and I get this is a catastrophe. But what I'm going to do is I'm going to lock my door but I'm not going to walk around the block looking for somebody who's going to steal my car. Like that relationship to them.

Bonnie: Yeah. And so the way I think about the concept is that thoughts are neutral and we can decide we don't have to believe them. A lot of the "problems" in our minds are because we believe the thoughts that come up. But it's interesting, even, again, it's like of course as a coach I know this, but I definitely have had that fear of catastrophe. I mean, around a lot of things, but definitely around money, too.

I was like, oh, yeah, of course. I don't need to believe that. But it's like a constant reminder that I don't. This is one of the reasons why I get

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coached, because it's so easy to forget as someone who literally does teach this.

Kristi: Yes, it is so easy to forget. Yes. I've gotten to the point where now that I know, I mean, just like you, I know it's so easy to forget, that when I forget and then I remember, I try to just remind myself like, this is just how it is. I will forget some basic truths. I will believe the thoughts that are there, I will get all wrapped up in them. And then I will remember, and ideally I will remember more quickly with each iteration, right?

And when I don't, then I can still be like, yep, this is just what humans do. And now I have the tools to kind of navigate that without doing what I did in the past, which would be, well, I know better. I should be further along. I intellectually get this, what's my problem?

Bonnie: Yes.

Kristi: And that's the other habit of just berating, right?

Bonnie: I think we tend to do that because we are coaches, like I should know better, right?

Kristi: Totally.

Bonnie: It's poisonous, literally.

Kristi: Yeah.

Bonnie: But what's also nice is when I am reminded of it I feel like my brain is just blown by the same concept over and over again.

Kristi: Totally. I can completely relate to that. Totally agree.

Bonnie: Okay, what was the next thing you were going to say?

Kristi: So second guessing is super common. So is catastrophic thinking in terms of like a more stealthy habit. I think another one that's really common is people, it falls into the category we would call people pleasing, but saying

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yes at our own expense when we really want to say no. And not even noticing.

Bonnie: Oh, I do that, even recently.

Kristi: Yeah.

Bonnie: And that's actually the situation where I felt like I should suffer because I changed my mind and told this person.

Kristi: Yes. You know what? That reminds me of something, I was talking to somebody just recently and this idea of changing their mind, their thought was, I changed my mind and that means I'm flaky and labile. I'm unreliable, I'm wishy-washy. As opposed to I have new information. I've changed my mind. I've made a new decision. No big deal.

So making your change of your mind means something is another, you know, it falls in the category of just making global indictments on things that could be neutral, which is such a common, probably in the Western Hemisphere, thing that we do, right?

Bonnie: But what about people who constantly flip-flop and change their mind?

Kristi: Yeah, so I think that in and of itself is, I mean, I feel like that's with analysis paralysis too, where you do this, you do that, you do this. Because like, well, this one isn't as good as that one, so I should do this one. I should do that one.

We think that if we make the right decision, then we'll feel peaceful and calm and confident or whatever. When really, it's we're going to feel how we're going to feel based on how we think about the decision we made. Not the decision making us feel anything.

Bonnie: Yeah, no, I mean I have several podcasts on decisions because this is a very important life skill, right?

Kristi: It is.

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Bonnie: And one of the things that I think is such a good concept is what you just said. I think people feel like if they pick the right decision, it'll be clear, they'll feel good. And I remember telling a client decisions don't always feel good, even if it's "the right" decision for you.

Kristi: Yeah.

Bonnie: And I think she was confused when I said that.

Kristi: Yeah, I mean, because that's a confusing concept because we have data to suggest that when we make, and nobody can see this but I'm doing air quotes, we make the "right" decision, sometimes downstream of that right decision things feel great. And so we assume that that "right" decision made us feel great. Or we have historical evidence, we look back and we're like, well shoot, I made the wrong decision,, I felt terrible. It's because I made that decision. Look at all the stuff that happened.

And so it makes sense we piece that together. Sort of like, oh, that's the sequence. But in reality, like you said, thoughts are neutral, decisions are neutral. And then we have thoughts about them. Like I made the best decision I had with the information at the time is one of the thoughts I go back to all the time that helps me neutralize any decision I make.

Even if I look back and I say, because I made that decision these are the circumstances I now have. And I may not like those circumstances. It sort of decouples the decision from how I feel, because really we make a decision then we think about it, and that dictates how we feel.

Bonnie: Yeah. Yeah, I feel like we may have lost some people just because we're talking about decisions meta. But one thing my first coach, Sunny Smith, who you obviously know, one thing that she really baked in my head is decisions move you forward.

Kristi: I think she baked that in my head as well and I find it so powerful, right? Decisions move you forward.

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Bonnie: Otherwise, you're in analysis paralysis, you don't make a decision and you're literally in limbo. And, obviously, we both see this a lot in my clients, but the way it shows up for my people is afraid of choosing the wrong investment. And then it catastrophizes into thinking they're going to become homeless, or maybe not necessarily that, but it reinforces the idea that they're behind. And that now they're going to be even more behind if they make the wrong decision.

And that's a whole other topic around money. Because I have friends or people message me randomly, I'm sure they do for you too. And they're like, I want to go part time but then I'll make less money, or I'm having a really bad money year.

Actually, someone messaged me that, not a physician, and my answer is always, this is temporary. And money is not made linearly, because I think people really think about that. Think of money like, well, if I lost \$50,000, now I'm going to have to work harder and it's going to take longer to get that money back.

So anyway, it's all intertwined.

Kristi: It's all intertwined, and I think you brought up a really important point when it comes to, I mean, it's true that let's just say you invest in stock A as opposed to stock B, thing A as opposed to thing B. If we had a crystal ball and we could predict the future, we could say yes, one of them you might lose money with and the other one you might not lose money. But the idea, it's like a bit of magical thinking where we think that we should know in advance what a decision is going to lead to.

Bonnie: Yes.

Kristi: And because we think we should know or could know or that somebody else might know, then we can get stuck because it's literally true you could lose money. So we can't argue with somebody and say, hey, don't worry, every decision you make is going to be totally fine, you won't lose any money.



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We can't say that, but we can't say that, like Sunny Smith says, a decision will move you forward, you will get new data and when you decide in advance that no matter what comes my way, I will figure it out, I will handle it and it might be good or it might be bad.

Bonnie: That is the key sentence, right? I will decide in advance. Because that's something actually that I forget that I can do.

Kristi: Yeah, we all forget. I mean, I teach this every day. I feel like I live and breathe it. And I will notice, I will look back and go, oh my gosh, I completely forgot that for myself. I do it all the time.

Bonnie: Yeah, because I don't think I've actually, I mean, maybe I have, I just don't remember, but it's been a while. Like actually say, you can decide, and did you know that you could decide in advance how you'll think and feel about whatever? Let's give some examples.

Kristi: Yeah, so this is perfect. I was going to go to a public speaking event that was going to be much bigger than I had ever gone to before. I was imagining all the judgment, I was second-guessing my decision choice. I was second-guessing my ability to be there, to do a good job. And I reached out to a variety of people who I knew, they seemed very comfortable with public speaking.

And the one person I reached out to that gave me the best pearl was basically to decide today, this was months before I was going to go speak. Decide today what you're going to think about how your talk goes afterward. And I remember thinking like, what do you mean? If I bomb and everything goes terribly, how can I decide now to think like the talk was amazing.

And that's not, she didn't mean to come up with a happy feeling that goes against reality, but she just meant to decide no matter how it goes, how you're going to think and feel about that. And so what I decided was to basically think something, I can't even remember what I decided to think. But it was something along the lines that made me feel very neutral.

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I was just like, I imagined I probably reached at least one person. And I probably don't have the ability to self-assess accurately. It was something like that because I'm like you just never know, right? You never know, did you give a talk and it was great? Did you give a talk and it was horrible? And that's the first one that pops in my mind, is like to decide in advance how you're going to feel about how you execute on something, even though you don't know how it's going to go.

Bonnie: And I think why this concept is hard for a lot of people to grasp is most of us, well, all of us I should say, even people who do this work, we think we don't have control over how we think and feel, that something external is what creates it. So if someone yells at us, that's why we're upset.

Kristi: Yeah, that's a huge point, right? And I think anybody who's listening to this that you find yourself furrowing your brow and being like, what do you mean, I have the ability to choose how I'm going to think? It's okay to pause and think about this for a second, right? Because I remember when I first learned this idea, it kind of broke my brain a little bit too. I was like, you mean I can think this way on purpose?

And I think one of the reasons it's so hard is because our lived experience oftentimes is, especially as kids, somebody does yell at us and we instantly feel shame. So our sequential experience is an external thing creates an internal feeling. And it's so fast that we don't often appreciate that there's a meaning-making that happens in between, right?

And it's subconscious and it's quick and that's why coaching is the process of slowing things down so we can figure out, okay, in the past when I was a kid and somebody yelled at me and I felt instantly enraged or shamed or whatever, I didn't know what I was thinking. But now I can go, okay, what do I think about myself? What do I believe about myself? What do parts of me that get triggered, what are they believing such that shame or whatever big emotion is the thing that happens with this external event?

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Or like when I look at the money in my bank account, when I see that number and I feel like a pit in my stomach, what am I thinking that's in between? And once you know what it is you're naturally habitually thinking, that's when we can start getting curious about, oh, what would I want to think instead, right?

Bonnie: Yeah. I mean, everything we just talked about, so many great concepts. But I'm hoping everyone listening can see how applying one of these concepts, and I know we talked about lots of great things, but I also know it can be overwhelming to someone who hasn't heard about this very much.

Kristi: It can totally be overwhelming, for sure.

Bonnie: Yeah. So I just recommend whoever is listening, to just pick one of the concepts and kind of just mull on it. But just pick one because as perfectionists we're like, well, we can do it all. And we're used to inhaling or like learning from a fire hose, right? Because we all had to do that during med school.

Kristi: Yeah.

Bonnie: But I think these concepts are, it's like but there's no rush to master it, I guess is really what I want to say.

Kristi: Yeah, there's absolutely no rush. And I think when it comes to looking at your own habits, related to money or related to anything, I think one of the most concrete things you can do is you can just notice whatever your natural habits are and start just naming them for what they are.

That's the simplest thing you can do, is like, oh, I have a habit of worrying about which investment to pick and waffling back and forth. Good to know. And once you just notice and name them as habits, then you can start being curious about, huh, I wonder why that habit makes sense. Because all of our habits make sense, they're all learned solutions for something. And when you can get curious about them, that's when you start opening up space for being more deliberate.

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Bonnie: Yeah, so I just want to highlight what you just said, habits are learned solutions. And so what that also means is you can learn a new one/unlearn a habit.

Kristi: Exactly, 100%.

Bonnie: Because I don't think people realize they have control over it.

Kristi: No. Yeah, most of us do not. I mean, I for sure didn't, despite the fact that I have a passion for this. I didn't realize. And I mean, I think it bears just sort of explaining like, a habit is this learned solution in the sense that at some point in time something happened to us and we responded to that in a way that worked well enough.

And you can see this in people pleasing. Like as a kid we might have people pleased in order to get attention, or to avoid punishment, or to get accepted at middle school. And it worked well enough, like it served a purpose. It was a solution to something at the time. And then it repeated itself, we repeated those behaviors over time.

And once we realize, okay, that was a solution that worked then, but may not be something you want to continue now. That's when we can say, oh, maybe this is solving for a problem I no longer have and I can unlearn that old habituated pattern and decide to do something new.

Bonnie: Yeah. Now, I'm just going to riff on what you just said because you're familiar with Brene Brown's Atlas Of The Heart book?

Kristi: Yeah.

Bonnie: It's so good. And I just was reading a section on her shame section. That's what she's known for, is shame. And, obviously, I saw something and I was like, oh, I want to read this section on connection because what you just said, people pleasing.

And basically what she was saying, and it makes sense to me and probably to you, that a lot of what we do or what we're afraid of, is really predicated on losing connection with people because it's such a, I was going to say,

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it's not even a habit. I think it's like a survival mechanism, right? Because if you are not connected to other people, then you might not survive. And so anything that threatens that is very, very bad.

And so people pleasing is a way to solve for, well, I'll always have a connection if I please someone.

Kristi: Totally. And I love that you highlighted that. It's like an innate, intrinsic drive that we have for a really good reason. If connection is breached, our survival can be threatened, thousands of years ago and today. We can still feel that. And we develop all sorts of interesting habits and behaviors and ways of thinking about the world that you can trace all the way back to. I'll do anything to make sure that connection is not severed, even if it's at my own expense, right?

Bonnie: Yes. Is there anything that we didn't talk about that you think is important for people to know?

Kristi: So I mean, we emphasized the fact that habits are learned solutions, and they're stealthy things you don't oftentimes see. And I think anybody who's listening, just know that your habits make sense. They are things that you learned that were really adaptive, they're really protective in some way. And even if they seem really fixed, all of our habits are much more malleable than we realize.

That's what I would just leave it as, your planting that seed of hope that if you have certain habits around money, habits around perfectionism that seem just like part of your personality, all of them are actually much more changeable than we realize, which is kind of fun.

Bonnie: Yeah, how you spend money, how you eat, all that kind of stuff.

Kristi: Yeah, all the things.

Bonnie: It's like I'm not really a snacker or like chocolate. Actually to tell the truth I'm like, no, if I see a chocolate chip cookie, like a really good one, it's

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like I feel like I have to eat it. Like it's calling my name. That and mac and cheese. Those are my weaknesses.

Kristi: Oh, I love it. That's great.

Bonnie: Anyway, okay. All right. Well, thank you so much for being here. And obviously you and I will talk soon.

Kristi: Yeah, thank you so much, Bonnie, this was fun.

Hey there, thanks so much for tuning in. If you loved what you heard, be sure to subscribe so you don't miss an episode. And if you're listening to this on Apple Podcasts, I'd love for you to leave a review. Reviews tell Apple that this podcast is, well, awesome. And it will help women find this podcast so that they too can live a wealthy life. And finally, you can learn more about me and what I do at [wealthymommd.com](http://wealthymommd.com). See you next week.