

# 187: How to Get Clear on Your Values with Dr. Hala Sabry



**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. So living in the northeast, the weather is so crazy. Over the weekend, I think it was Saturday, it was literally like 75 degrees, almost 80 and sunny. And then like two days later, actually three days later I woke up and it was like 40 degrees in the morning. Like it just doesn't make sense. I don't understand.

Anyway, but we are in the season where the weather is just so up and down you don't know what's going to happen. Although everything I've been reading or what Google News has been telling me is that this is going to be a really bad winter for the northeast. It was so mild last year we couldn't even go snow sledding even once. I like snow, but not so much that it's going to create very dangerous driving situations.

So today I have Dr. Hala Sabry on the show. And many of you who are physicians listening right now probably have heard her name. She is the founder of the Physician Mom Group or PMG, which has, I don't know, 80,000 members or so. And she really is the one, well besides being the creator, but I think she is the one who really started communities of women physicians because now there are so many, I want to say off-shoots, but they're not part of the official PMG of just anything you can think of, right?

So there's local groups, right? There's a group where I live. There's a group on knitting, there's a group on cooking. I'm in a lot of these groups. There's a group on stay-at-home moms, there's a group on kids with ADHD. So it's like every topic, and the community is female physicians.

And I think when you meet another woman physician there's just an immediate rapport, like an immediate knowing like, oh, you understand what I'm – Not necessarily what you're going through right now, but just in

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terms of our life, how hard we've worked et cetera. So it's like this instant, I don't want to say instant friend, but it's like you just feel safe and almost seen by them. So I think these communities are really special.

So one of the reasons why I'm having Hala on, besides just having her on because I love to have my friends on because they're all amazing, is she has a coaching program called The 1% Club. And I think even before that started she was doing a lot of values work. Meaning like teaching values, how to find your own values. And I remember thinking like, okay, that's nice.

But then I actually downloaded her worksheet, although I can't find it now. And I learned so much about myself. And so that's what we're talking about today because a lot of us, we hear the word values and it's like, well, what does that actually mean? And so we're going to talk about that, what most people think it means, how she defines it and why it's so important. I want you to think of it as like a personal compass.

And in terms of how this relates to money and living wealthy, I think it's just going to help you even verbalize like, well, what do I want? Because I think it's really easy to verbalize what you don't want or what you want to stop doing, right? So it's like common things are like I'd love to work less. Maybe work three or four days a week, and not the five or six I'm doing now. I'd love to travel more. Understanding your values is going to be so helpful in that.

So I think you're going to really enjoy this conversation, and obviously, if you want to take this work further, you want to check out her website, [drhalasabry.com](http://drhalasabry.com), and she does have this free values workbook that helps you start getting clear on what those are.

All right, onto the show.

Bonnie: All right, Hala, I'm so excited that you're here.

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Hala: I feel like we've been talking about doing a podcast together for a long time, it just never happens.

Bonnie: I know, sometimes I'm just like, what, I haven't had you on the podcast yet? So it's so bizarre. Anyway, why don't you introduce yourself to everyone?

Hala: Yeah, my name is Hala. I am a physician, I'm an emergency medicine physician. I'm a mom to five kids. And you probably know me, if you've heard my voice before, as the founder of Physician Moms Group, or I also coach in a coaching group called The 1% Women's Club that I created to help women maintain their success in all the ways that is going to help them become more successful, which is not exactly how we created the success from overwhelm and a little bit of hustle.

I deprogram women, so that way they can actually accept that 1% earning identity and start carrying themselves in that way at work and in the rest of their life. And so it's been really fun. And I've been on this journey with you actually, Bonnie, and so it's been really fun to have a friendship with you and to text back and forth and really kind of pave our own way in helping women have independence, not only in their life, but with their money. And it's been a ride, so thanks for having me on here.

Bonnie: Yeah, no, it's been – I was actually just thinking about that. I was like, when did we first connect? Do you remember? I don't remember.

Hala: I think we've always known people and there's always been this like peripheral connection. But you and I did a feminist coaching certification together, and I think that's when our relationship actually started. That's the first time I actually had your phone number and we started texting back and forth and I'm like, oh my gosh, I think I'm friends with Bonnie.

Bonnie: I think I felt the same way too. Yeah, I knew we were, I know, we definitely connected more during that mastermind. And I know we both learned so much and I know it totally added so much value and just knowledge to help our clients, right? Because just learning about the

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socialization of women, it's stuff I knew but it wasn't at the forefront. I don't know, it's hard to explain.

Anyway, the reason why I wanted to have you on today, I'm sure we'll talk about a lot of things, but I know you teach values. And I think you have a freebie on that as well.

Hala: Yeah.

Bonnie: So we'll definitely link that in the show notes and you can say what it is at the end. And I feel like the word values is just thrown around a lot. But it's like, what are they exactly? So I thought it would be really interesting for everyone listening because I think it's really important to, A, know what they are, like really get clear. And then I'm sure you have a way to teach it, like using it as a compass or something. So I'll just let you give your spiel and we'll go from there.

Hala: Yeah. I mean, everybody kind of has an idea of what values are. So even as I'm talking, I want you to think about your definition because there isn't just one definition. So I'm going to offer what I interpret values, but I want you as you're listening just to think about what your values are. If somebody asked you right now, what are your values, I want you just to think of the top two or three. And if you need more time, pause this podcast right now and I want you just to answer.

And so when I started kind of having – Actually, you know what's so funny? I actually had your phone number way before I just claimed I did because I remember texting you. And this was maybe about five years ago. And I don't remember how I got your phone number or why, but anyways I texted you and I was like, I think I'm going through an identity crisis. And you were confused because I was confused, and so nothing happened on that text message.

But I think what I was not understanding and what I went to the next moment was like, what are my values? And I started reading more about values. And I think that's when I started discovering what values were. So if

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you asked me that question, what are your values, at that time I would have said, my family, my health and my career. That's what I would have told you. And if you answered one of those three things, I'm going to say you're exactly where I started. Nothing is wrong with that, but those are not values, first and foremost.

So what are values? Values are the ideals in which you make your decisions. It's how we make decisions, okay? And we all have values, even though you may not be able to verbalize them. But those are not values, our health, our money, our career, our spirituality, our romantic relationships, even if that's just intimacy with ourselves and loving ourselves, and then our relationships with our friends, family and community.

Those six avenues of our life or the way that we express our values. And we may prioritize where we express our values, which is what I think most people do, like me, right? Like, I was like, oh, family, my health and my career, which are three of the six.

Bonnie: I think those are what people prioritize, but not values. Yeah, exactly.

Hala: Yeah, but those are not values, okay? Those are like where you're making your decisions, not how you're making decisions. And so I had to kind of go back to that drawing board. And I went, and just like any high-functioning woman, I went and I bought books on Amazon. And I have probably 20 books about values, and I will tell you that all they did was give you many different definitions.

I'm giving you my definition today, but what all those books lacked is learning how to, not only just identify your values, which my values now I can stand strong and say it is knowledge, love, inspiration and innovation. Like I can tell you that with conviction. But yeah, from the 20 books I read, I could figure out what my values were, but then nobody actually taught you

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how to actually use your values. Like okay, now what? Okay, now you have this.

And then what I remember one day is I was thinking about this a lot, you guys. Like it was living rent-free in my head. And I remember I was getting coffee at the hospital and I was walking in the lobby. And at that time, the hospital I was working at, they had all of their values framed in the lobby. And clearly it was like a downtime, this is before Covid.

And so I was walking and it was like service, and it was like all these other things, right? And I remember reading the text under it. And I was just like, I call BS. I could tell you how many ways our hospital is not honoring that, is not honoring this, whatever it may be. And so I started being more curious for myself. Well, if I think innovation, knowledge, inspiration and love are my values, or how am I expressing them in my life, right? And so I had to ask myself that.

So it was a lot of self-discovery. And then how does that pertain to all aspects of my life? Not only my family, my health, my career, but all of the other ways that I mentioned earlier on the podcast. And so, as I started figuring that out and developing strategies for myself, I started teaching it.

And what I didn't realize is I already knew the answers. And how I knew the answers is from my first job I ever had in my life, which is working at Disney. And Disney actually functions on a values-based practice, which they call their five keys. And I worked there for eight years, it was my first job. So impressionable, your first job. You learn all your good habits, all your bad habits there, right?

And I think I didn't realize, like I already knew the answers. And so I started applying the Disney way to my life as if my life was a business. And then everything became easier. My decisions became easier to make. My decisions were stronger. I had less regret. I was not resentful. And I just created more success.



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And I was able to maintain the success I had without overwhelm. I started understanding where I was hustling, why I was doing that. And then I can, you know, it's almost like peeling the layers of an onion. And I was like, oh, I'm going to work on this now. Or I'm going to work on this now. I'm going to work on this now.

And so it's been really fun. And the way that other people have noticed, it is just me being really unapologetic. Me showing up. Me being me. Me helping people from a place of abundance, like not holding back. I give away a lot of stuff for free, including, as you mentioned, my freebie on my website. And it allows people to better their lives, whether or not they're working with me. But when they do work with me, they just go way deeper and it's just really, really fun.

So yeah, so that's what it is. It's how we make decisions. And then I teach you how that shows up in real life. It's not just like the concept, but how to actually integrate it, which I think is what coaching is. I think we can consume, like you're consuming on this podcast. But when you work with a coach directly, like say with Bonnie or with myself, then you actually integrate what you're learning.

So, like Bonnie has this amazing course on money, and you can learn everything about money. But how are you going to put it into action, right? And there's a lot of thoughts and feelings that get in the way of putting it into action. And so I think that's the value of coaching. And so when you do the work yourself, you become an even more successful coach.

Bonnie: Yeah, as you were talking I was like, I know I downloaded that freebie and I know I started it. And I'm pretty sure I got to a short list. I don't know if I got down to like three or four because I remember you saying it can't be a list of 10 because you're not going to remember it. And I literally, I'm going to have to rummage and find it. I have so many papers lying around. But I remember doing it. And, of course, I can't tell you off the top of my head what they are.



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Hala: Yeah, and that's usually where people are at. And you know, it's funny because when you start to, what I find with my clients is that they'll do the freebie, okay? And they may put it away, they may bring it back out, right? So they pick one and what happens, what I find – and this is what I learned in that mastermind that you and I were doing together – is that these women tend to pick things that they think they should pick. Like their definition of what a good woman is, they will pick those things first.

And so then, usually when I'm working with them, I have to deconstruct, like I really ask them, why did you pick that? Let's talk about that. Where did you get that idea? Where's that belief that that's what you are? Show me how you are now in that situation? Do you like situations like that when you show up like that?

And what I find is usually a couple of the things that they pick tend to get changed a little bit. That's like a lot of people pleasing to society. Like, if I do this, then I'm going to be liked more. Or if I do this, I'm going to have more success. Rather than, hey, this is who I really am authentically. This is what I love about myself.

And so there's a process. I think it's picking your values, really understanding why you pick them. And then learning, now that we've really got to the root of it, and obviously we can always upgrade these values and things like that. We can always change them. It's not like just because you pick three or four, you're stuck with that for the rest of your life, right? But I tend to pick the ones that I am still actively working on, that I don't question some of my decisions from and things like that. But anyways, so then you actually learn how to integrate it.

Bonnie: Can I just pause you for a second? I just want to make sure I understand and make sure it's clear to people listening.

Hala: Yeah.

Bonnie: So one thing I'll just say about getting to know you is I definitely feel like in the last, I don't know, year, that you're being really true to

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yourself. And I'm assuming that has to do with you really understanding your values and now you're expressing it into the world. I feel like, I mean, you were never inauthentic, but I just feel like we're really seeing, or at least I'm really seeing that, Hala, you seem so grounded in what you're doing et cetera.

So are the values, like if I do the exercise, are they a reflection of what my current values are? And then, obviously, we can change them in terms of the values that we want? I guess I'm just trying to understand exactly.

Hala: No, so I think it's really who you are. And sometimes that's who you want to be and you are a little bit of that right now, right? Like for example, I picked love, okay? If you asked me back then, okay, tell me how love plays into your life. And I'm like, oh my gosh, I love my kids, you guys. I have five kids and I love my family, I love my in-laws. I know a lot of people don't have those thoughts, but I really love my in-laws.

They're here actually right now, and that's why they are top of my mind. I wish they would live with me, but they don't want to live with us because I don't think their retirement plans had to do with living with more kids. But I had a lot of people on that list, but you know who wasn't on that list was me. I didn't love myself. I had a lot of body image issues and a lot of self-doubt, a lot of self-esteem issues that I was having.

And no matter how big you are, like I know I created a really big public presence, but you have to remember that you can still have your thoughts about yourself that are different than what other people think about you. And so that's, I think, what you started seeing, Bonnie, and what other people around me started seeing. Is that when I started loving myself more, I started showing up differently.

And that's why I keep it as part of my values, right? So yes, to answer your question, I think love was part of who I was, but it just wasn't being directed in all parts of my life, right? And so I just wanted more of that. And, for me, I think that there's a big return on investment with that. Obviously there's no

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going wrong with loving yourself. But, for me, I feel like I was loving my kids so much that if I love myself more, it's actually modeling behavior for them that they will already know it. They'll be able to model it when they're older.

And I'll give you an example. My child, she wanted a dog. And I did not have the desire to have a dog, but she was really on it. And my husband, he was in breaking. And I kept telling her – The real reason was I don't want to take care of another thing. I have five kids, I do not want to take care of another living thing.

And so but instead of saying that I was like, I was telling my daughter, I was like who's going to take care of the dog? And she's like me, right? We've all been there, right? And what ends up happening? Your parent takes care of the dog or you take care of the dog, right, if you're the parent. And so I said, well, okay, let's talk about this. Because at the end of day, I know I'm going to take care of the dog, okay? And if you heard any barking in the background, that's the dog. She's making her appearance.

Bonnie: So you got the dog, obviously.

Hala: Yes, we got the dog. Spoiler alert, the dog is here. But I told her, I was like, you need to take care of the dog. She's like, I will. And I was like, well, let's talk about this, how do you take care of yourself first? You cannot take care of anybody else unless you take care of yourself first. And so we started talking about, like, what does that mean? What does it mean to take care of your body, your hair, your mind, your teeth, your this, your that, right?

We went through all of those things. So she gave me all these answers. So I was like, okay, listen, the dog needs to go out to the bathroom in the morning. She was like, okay. I'm like I'm going to do it, unless you take care of yourself first. And so she's like, okay.

And what's interesting is over time that became part of her internal dialogue with herself, okay? And now when she's giving advice to her sisters, right, like the sisters will be like, I want to take the dog out, right? Because

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sometimes they get a little jealous of each other. And she's like, oh my God, it's a dog. But then she's like, well, did you take care of yourself first? And so she kind of repeats, like she parrots what I'm saying to her.

And I know that she doesn't understand the words right now. She's 10, so I know she doesn't understand that. But this will click when she's like 20 or 30. Like all the things that we had to unlearn when we were 20 and 30, she will already have those skills. Like, oh, that's what my mom was talking about, right?

Bonnie: Yeah.

Hala: Don't pour from an empty cup, right? Like, that's what she was talking about. And so that's how love, I mean, there's so many ways love shows up in my life, but that's the return on investment where it helps everybody around me, right? Or even you noticing it, Bonnie. That helps me and you, right? It makes you interested, like what are values? Maybe I'll download this and come back to it later, whatever it may be.

And so I feel like love is infectious. Values are infectious. The way that you're radically committed to your values are infectious. And if you don't believe me, look at Disney. Why is Disney so successful? And it's because they've stuck to their values. Every decision they make is from their values. And their values are safety, show, courtesy, efficiency, and then diversity, or inclusion, I forget what they added. They added that just a couple years ago and I didn't work for the company at the time.

But notice how I have not worked for the company since 2003 and I'm able to name them. And the order I named them in is significant and it's the order of importance of how they make their decisions. It doesn't mean that safety, which is their first value, and inclusion, their last value, is any different as far as importance. But it's in the level of how we make decisions. It's an algorithm for them.

So, for example, say we wanted to move a trash can. Like say we're setting up for a parade or something like that and we want to have a trash can.

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Literally, every cast member goes through this algorithm in their brain. They're like, is it safe? And they think of all the ways it's not safe. Is this courteous? Does this really help the user experience? Show? Is this still within the theme of what we're trying to do here, right? Like if I move it to the other side of the walkway here, is that theming there different than the theming here, because sometimes that's true at Disney. And then is it efficient, right?

And I think a lot of times as successful women, and this is where the hustle and overwhelm comes, is we put efficiency first. There's a really good book on that if you want to learn more about it. It's called *If Disney Ran Your Hospital*. And if most people that are reading this are doctors, I think it will hit harder.

But even if you're not a doctor and are listening to this, you've been to a hospital and you probably have your complaints about a hospital. And it probably goes something like, they didn't listen, they didn't care, they don't have room for me, I feel like I'm at a number, like all these things. Go back and read this book, it's really interesting.

I teach this exact same system, but with your personal life. And so it's really just like how to have this lasting impact, not only for yourself, but for other people around you by being more you. But what that is for you, Bonnie, and what that is for me are different things, right?

But that's the value of coaching, right? You're helping someone take their thoughts and their feelings and help them be more expert in their life to create the result for themselves. Whether it's with money, whether it's with values or whatever it is that they're trying to make decisions with.

And so for me, it's living a sustainable life. Like for me I was working crazy amounts and always feeling like I couldn't catch up, I was always behind. Not like a burnout, I don't really think I was burnt out but I was just sick of all the work it took to be successful. I was like, man, why is this so hard? I thought it would be easier right now.

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And then when I leaned into my values I realized, oh, it's really easy. It gets super easy when I stop fighting myself. It's really easy.

Bonnie: Yeah. All right, now I'm like, I have to find this thing. I'm pretty sure I didn't finish it. I think I got to a point and I think I was like, oh, I don't know if I can whittle it down to three or four. I was probably at that phase.

Hala: I'll do it with you. Look, it took me a while. It took me 20 books on Amazon. Tons of like listening, consuming stuff, right? And that's the other thing too, I think when women, highly educated women, I think that they, and I say this a lot, they rely on their two assets, which is their brain and their wallet. And that's exactly what I did in this situation.

I was like, I could study my way out of this because I have taken a lot of tests, I'm so smart, right? And so I would read 20 books. Eventually if I just read, if I just listen to enough podcasts the answer will come to me, right? I just don't have the information, right? But that's not true. I could read all this stuff. And it wasn't coming to me.

And then as far as our finances being the other asset we have, I would outsource everything. I was like, oh, I know I'm just overwhelmed, I just need a vacation. Let me just go buy that. Or, oh, I just need more help with my nanny. At one point I had three nannies, right? But at some point, when you're outsourcing from a place of overwhelm and lack, you will never have control over your life, right?

And so for me, it was no wonder that it took me a long time. And so even if you're doing this values exercise and you're finding that hard or you're finding that you're doing the same type of behavior, where you're listening to this podcast and then another podcast and then reading a book and you just really think you just need the right information to be in front of you, like that is your time to hire a coach, whether it's Bonnie, me or whatever.

Whoever you connect with, like this is the time to learn how to integrate it. You have been studying your whole life. You don't need any more tools. You don't need any more courses. You just need to integrate it. And I think

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that's what I love about what you do, Bonnie, is that your course says literally like, here's the information, now let's do it, right?

And what I like about you too, is that you don't lollygag with them where you give them such an ample amount of time where they could just turn off their brain. Like you're holding them accountable. And I think that's a sign of a really, really good coach, is that you want them to have the results and you're setting up your container for them to get results.

And I think that's another thing about coaching and ethics, especially in coaching, is like making sure that we're setting our clients up for success. And so those are the things that I would advise any of you guys, because when I was at this point I was like, I think I should really hire a coach. And I just didn't know where to go. And so those are the things that I would say, like know exactly what the result is that you want.

I know this is not even part of your question, but this is kind of a tangent. But know the result that you're trying to create, and then really understand, whether it's Bonnie, me or a third person or whatever it may be, like how is that set up for your success? Because I think that every coach really does set up programs that they believe will be successful for people who go through it, but you also know yourself more.

And coaching is meant to stretch your mind a little bit and it's meant to be a little uncomfortable, it's meant to go to the gym, right? Nobody goes to the gym and is like, oh my god, I had such a great workout. I was not sore tomorrow. Like that's the sign of a good workout, right? And so it is something that takes a little bit of a stretch.

But for me it was a lot of discomfort to get through where I'm at today. But I can say that I stand with conviction about my values. I love them, I love the way that I show up. And when I'm not loving myself or the way I'm showing up, I can easily course correct and not sit there and dwell on regret or like, oh my god, I'm so stupid. I should have said this or that or whatever it may be. I just love myself through it.



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Bonnie: Yeah, as you're talking I'm actually seeing, I think I'm probably going to have you guest coach on my program because I really could see how knowing your values is going to help really get clear on their money goals. You know what I mean? When I say money goals I don't necessarily, I mean, it is a number ultimately. But, ultimately, the reason why people have money goals is to live the lifestyle that they want, right?

And so I could see how getting clear on your values, it does help you kind of decide, well, how do I actually want to live my life? Because a lot of people I work with, they're like they want to work less. Like, I'll feel better. I'm just so burned out, overworked, I'm tired. But I think really understanding their values will help them make better decisions, ultimately, right?

Hala: Yeah, for sure. I think that thought, "I just need to work less," I mean, and sometimes that is true. Sometimes we're so overextended and that is true. But what I find often is that people will work less, this happened to my cohorts too. A lot of people go to a four day work week, that is a very common thing for my clients. And then they're like, what do I do with this fifth day?

And then they fill it with overwhelm, right? Because that's where their brain lives, right? That's its thermostat, right? And they're like, oh, I'm not overwhelmed enough, right? And you'll see this if you haven't done this four day workweek thing and understand where that comes from.

If you are a to-do list person you'll see that, right? You'll get through your to-do list, or there will always be something that's lingering on your to-do list because you have to have that to maintain enough overwhelm and hustle to maintain the way that you actually continue working.

And so it can be a little jarring to disassociate from that identity. But I will say that when you do it, you start making better decisions. And I just hired a new financial planner, I moved on from my last one. And he made a

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comment at the end of our first meeting. And he was like, I just want to say it's a joy to work with someone that really knows what they want.

Like I told him, I was like, hey, listen, I'm not going to be the kind of person that's going to cut out coffee in the morning. I'm not going to be the kind of person that's going to be XYZ. This is what I want my life to look like. I want this to look like this for the unforeseeable future. I have no problem working.

I love working. I will work, like not from a place of hustle, not from a place of overwhelm, but I will work. But I just need to figure out like these are my money goals. And they were very specific. And he was like, honestly, let's just cut to the chase. He's like, most of my call is coaching people on that for the first like 30 minutes, right? Like really trying to get through the mind drama and the shame and all this other stuff that they bring to these calls.

So, for me, I just feel like that means I'm going to be making money faster. Because the less drama I have about working within my goals with my financial planner, then that money is going to grow faster than kicking the can down the road for five more years and being like, oh yeah, what was I doing?

And then I see what a lot of people do, I don't know if you see this in your container too, Bonnie. But I have some clients that are like, then they become resentful. I should have done this 10 years ago. Or regretful, you know, I can't believe that other physicians are doing this at a younger age. I wish that was for me. I wish I would have done it. Instead of like, you know, telling myself I didn't have enough money or I didn't have enough time or whatever it may be.

Bonnie: Yeah.

Hala: And so yeah, I'll say I love working, I'm not a burnt out person. I love everything, I love my life. And I'm so glad that I can say this now. And I never said the opposite of it years ago, but I would say it like tired. I would

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say it like I wanted to believe it. But now it's a little different, I really live it. It's not that I just want to believe it or I tell myself, but I really live it.

Bonnie: Yeah. I'm actually glad you said I love working because I feel like there's a lot of messaging out there to work a lot less. And especially in the coaching world it's like, oh, I want to work like a 10 or 15 hour work week. And the number of hours ultimately doesn't matter, but it's almost shamed if you work more than a certain amount of hours. I don't know what your experience is in our world, but I feel like everyone's trying to work as little as possible.

And I don't think that's a problem, per se. But I also agree with you, I love the work that I do. I think I could be more like, it's not even efficient, but like more focused because I definitely have, you know, I'm like, oh, let me just scroll and see what's going on before I start the next thing, right? Then it's like a distraction. So that's kind of what I mean by working more efficiently.

Like I know I can get the work I do now in less time for sure, but I enjoy the work I do. And I'm not thinking I want to work less, except in the context of just getting rid of that distraction time, which definitely slows because then I'm like, literally sometimes I'm like, oh, I have to look something up on my phone. And then I get caught up in scrolling and I'm like, I picked my phone up what?

Hala: All of a sudden you're shopping on TikTok. I know, that sometimes happens. I don't even feel like I'm working. Like my financial planner had asked us what age we want to retire, and that was like the hardest question out of all the questions he asked me. It was like a whole intake questionnaire and the first question was, what age do you want to retire? And I could not answer that because I feel like I'm already retired.

Bonnie: I think that's the wrong question. Yeah. I just had a call with one of my clients, and people use the word retirement and I'm like, well, what does that actually mean? Because I think that word, retirement, is from our parent's generation where you work for a corporation for X amount of

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years, and then you retire at age 65. But I think our generation, really the generation that's younger than us, what is it, Gen Z?

I don't even know. I'm apparently in between X and millennials, whatever. It's very like all or none thinking, if you think about it, right? And I think people think retirement is like the goal in terms of money. But I really think the goal, and I think you're basically describing it, is to create a life that you love, right? Like, whatever that looks like, it's going to look different for a lot of people.

I think a lot of people that I talk to, they love to travel. So they want to be like, I want to be able to travel, I don't know, two or three months a year or whatever it is for them, and maintain the lifestyle. It's usually some version of that. But I would say most of my clients aren't trying to retire, if that makes sense. Because that's so, like I can't imagine just retiring and then what, like sit on the beach all day? Like, I don't understand what that means, you know, retirement.

Hala: I mean, and that's awesome, too. I think whatever people want to do, and I totally support that. For me, I just feel like I am retired. I tell people that all the time. Like, oh yeah, I'm retired, I just do this for fun. And they're like, what? Especially even when I'm at the hospital. They're like, Dr. Sabry, you're crazy. Seriously, is that what you think?

And a lot of the patients are like, wow, did you just come back from vacation? You seem really happy. And I'm like, no, I'm just always like this. I'm always really happy. I mean, obviously, there's times that I am not happy, but those are just normal human emotions. But honestly, I just feel like it's such a privilege to be at work.

For those that have followed my story, I was off of work medically for a year and a half because I had some health challenges. And I'll tell you, I went through a really deep depression. I mean, I think part of it was that part of my identity was taken at that time, but also I didn't realize how much I loved being at the bedside. I love coaching as well, I love both of them. And I love

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my career, what I built of this amazing coaching practice. And I still work clinically and I love that.

But for me, I think the goal, like my money goals were really based on what I learned with my parents. My parents were first generation here and with each of their passing I learned a lot more about money as far as like from a legacy standpoint. And so for me, all my money goals have to do with that personal experience.

And so it was really neat to talk to my financial planner and he's like, man, you already, like you have that unfortunate experience but I think that's really helped form very strong decisions that you're making now. For me, I mean, I felt like it was a successful call. My husband got off and he text messaged me after and he was like, how do you feel? And I was like, amazing.

I mean, we have a lot of work to do to get to the goals that I want, which I think are maybe an overdeliver for myself and my kids, but I'm okay with that. And my husband was like, yeah, I feel a mixture of that and a little bit like we're a little bit behind. I'm like, no, we just have a goal to work towards. I'm excited.

Bonnie: What I'm hearing is, I think a lot with money is people don't know where they're going. Like they'll say things to me like, oh, I want to work less, I want to have another income stream, right? But it's like, well, let's get specific. Kind of like you were saying, get specific money goals. And ultimately it's math, and then it's like, well, how do you want to get there, right?

So that's kind of what I help them with when I do these introduction calls, is like, well, what's the math? Because it's a math problem, it's solvable. Then you know what you have to do. It informs what decisions and what actions you need to take in terms of money.

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Okay, so to wrap this up, we've talked about a lot of things, it's all amazing. I think, my guess is people listening to this are like, okay, how do I figure out my values besides downloading your thing? Or do that and then what?.

Hala: I think the easiest way is just to download my download, because I think it was just made from reading 20 books. Like literally, it's the most efficient way, I think, in my brain to do it. But if you are very averse to doing that, that's okay.

I would say maybe just whatever form that you love to learn from, whether it's podcasts or whether it's like a book on Amazon, or whatever it may be. I would just start off with like, one, identifying what your values are. There's a lot of different resources that you can use to help you identify what your values are.

Bonnie: Is there a book that you'd recommend?

Hala: Oh my gosh, I think the one that I – It was so dense though, you guys. Like it took me forever to get through it. But it was a Franklin Covey book about legacy. I'll give it to you right after this podcast. But, I mean, there was a lot. I mean, I can go through my library, and it's been a couple years. But there isn't one, I think I just highlighted a whole bunch of things.

And then I start realizing, oh no, I know this, I know this system really well. But I would identify your values. I would really question like, why? Like why did I choose those, right? And then whatever answer you give yourself, ask yourself why.

So for example, love. Well why is that important to you? And then you'll give an answer. And then take that answer and be like, well, why is that important to me? Why is that important to me, until you get to where you cannot answer anymore.

And just make sure that you love your answers that lead you there. So, one, pick your values. Make sure that you love your values and that you have a strong why for those values.

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And then I would start looking around your life, and I would start to ask yourself about those six avenues that I talked about: money, career, health, your romantic relationships, your relationships with your friends, family, community and your spirituality. Whatever that means to you, whether it's organized religion, or it's just feeling spiritual, connected to the universe.

I would go through each one and just ask like, how does that show up in each one. And I'll tell you like, there isn't really a good source for that. I don't know anybody, maybe there are other coaches that do this, I have no idea for me to recommend anybody besides myself. But you can even sit down with your coach and ask them if they feel comfortable with doing values work.

But that's exactly what I would do. I would do more of an audit on what you are doing, what you're not doing and kind of understand what your goals are with your values in each avenue of your life. And then just start to create your life to meet those goals. And I think that the goal really here is to be more authentically yourself.

And I think when you're more authentically yourself, not only are you pleasing everybody else around you, but you're pleasing yourself first. And that's kind of like paying yourself first or doing anything else that I think is really important with investment.

Or as the famous Jill Cruise has said years ago that has affected so many of us coaches, the first artery branch that comes off of the heart is the coronary artery. And nobody calls the heart selfish, but the heart has to replenish itself with blood to be able to continue to pump the blood to the rest of the organs.

And so I think that that's how values are. It's like the heart of how we make decisions, and we're making decisions every single day. So you are doing it, but you would do it with such a clearer lens if you knew exactly why you're doing what you're doing and how you're doing it, which is a combination of identity and what we didn't talk about is identity and values.



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But yeah, so I hope that answers your question.

Bonnie: Yeah. Okay, how can people find you?

Hala: My website is drhalasabry.com and you can find me there. Or if you follow me on social media it's Dr. Hala Sabry on Facebook, that's where I mainly show up. I do apparently sometimes have a presence on Instagram, but Facebook is probably the best way to get a hold of me.

Bonnie: Yeah. And I'll just spell your name just in case. So it's H-A-L-A and then the last name is S-A-B-R-Y, right?

Hala: Yep, you got it.

Bonnie: I'm making sure I'm getting it right. Okay.

Hala: Spelling bee, you're like, ding.

Bonnie: Yeah. Okay, so we're going to link the values freebie that we talked about a few times and her handles, et cetera. So when you're listening on your podcast app, just go to the description and you click on the show notes page, that's where everything will be.

All right, well, thank you so much for being here.

Hala: Thank you.

Bonnie: I know I learned a lot. And like I said before, I need to find that sheet and or just redo the work because, like I said, I wouldn't say I feel lost and confused, but I definitely know I could use more direction and help in terms of making my decisions. So I know it'll be helpful. Thank you.

Hala: Yay, thanks.

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