

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. I am recording this right after February 1st and I cannot believe it's already February. I don't know about you, but a part of me feels like the year's already over now. I know I'm being a little dramatic, but it's more that time is going so fast. So that actually ties in well with what I want to talk about today.

So I realized how easy it is to put off things that really matter. And I want to talk about how important it is to really start living life with urgency and intention. And so what really got me thinking about this is actually something that happened really recently a week ago actually, is I almost missed two really important and special moments. And that's where I was like, what is the point of all of this if I'm not actually doing the things that I say I want to do?

So here's what I mean. Here's the example. So I had two friends who were celebrating big milestone birthdays, and neither of them live near me physically. In fact, most of my friends, I would say, are kind of spread across the country and we try to meet up. A lot of us go to the same conferences or even vacation together.

And so, when I first got the invitation, you know, sometimes you get invited to something and you kind of like just ignore it. And they were dear friends of mine, so I don't want to say I just ignored it, but I kind of was like, well, you know, it would require me to book a flight and figure out a hotel, etc. So basically, you know, not the same as, you know, hiring a babysitter for the night and going to a party.

And so when I initially got the first invitation, I kind of was like, immediately, oh, basically, oh, it's too hard, like logistics of childcare. And then I got to

travel and I travel so much already. And so I don't really want to travel more. Basically, it felt really inconvenient. And then the second dear friend also had the same milestone birthday. Not only that, but it was like the day after this trip. So I would have to fly to Washington, D.C. And then the day after, fly to California.

And not only that, a few days later, I had to be in Nashville for a two-day in-person mastermind retreat. And what I mean by that is I'm in a business mastermind with other female entrepreneurs, and they're ridiculously amazing. Like some of them are people you probably know. One of them is an author of books for, I think, tweens. And I don't have a tween, so I didn't know what the book was, but apparently everyone else there who does knew her books.

Anyway, all that to say is I was able to spend a few days with some incredible female entrepreneurs. So you can see that it would have been so easy for me to say, well, I can't because, you know, that's two flights I have to be on and I'm going to be, you know, out for two days for the mastermind. Like that's a long time to be away from my family. And there was even more, another excuse on top of that. Matt also had a business trip that overlapped, not the whole time, but for like 80% of that time.

So most people would agree that it just wouldn't work, that it's inconvenient, and that, you know, well, I can't really do that because... And again, it made me realize, obviously, a light bulb went off eventually because I did end up going to all of those things. And I was gone from like a Friday to a late Thursday night.

And again, I realized I have created a life where I have relative, almost 99% time freedom. And it's like, why did I create that time freedom? So that I can be present and available for these moments that really enrich our lives, that create memories, right? And yes, it took something to make all this happen, right? I had to arrange child care. I actually ended up flying my mom and my stepdad in and arranging for them to take Jack to school for a few days. And of course, in my head, I was like, well, that's really hard. And

Jack's, you know, he's very high energy and, you know, my mom's not exactly a spring chicken. And so I felt bad to ask her to do that.

She said yes, obviously, but again, there were all these sort of competing thoughts and emotions and again, super justified as to why it was just not convenient. And I will tell you, I am so, so glad I went. It was so meaningful to be with two close friends of mine. In fact, the first one in DC, it was a true celebration of her life. It was actually quite moving and to also meet other people in her life that I haven't met before, mainly because I don't live near her, and just meeting new people. I already met one person there. I think we'll stay connected for a while, and so I am so glad.

Then going to California, I mean, I was basically walking on the beach every day, hanging out with a small group of girlfriends and again, and then had a very special dinner to celebrate her birthday. Again, an amazing experience that I know I'll remember for a long time. And I also know these two good friends will remember that as well.

And so how many of you, if you're listening, what things have you said no to that you really want to say yes to because it wasn't convenient? Now, I'm not saying you need to say yes to everything, but I know there are certain things that you would love to do that you know would be so meaningful for you and maybe a friend, but you're not doing because it's frankly inconvenient.

And so I wanted to ask you, what is the cost of you not saying yes what is the cost of you feeling sort of stuck and stagnant in your life what is the cost of not working towards time and financial freedom because the truth is and I know you know this if you don't make a change nothing changes and I see this too often with the women that I work with or before I work with them like another year goes by and they are not closer to what they want And everybody wants some version of time and money freedom. I don't know why you wouldn't do that. You probably wouldn't be listening to that if you weren't interested in that, right?

And so really, the takeaway message, I think this is going to be a pretty short and sweet episode, is that I really want you to think about this. If you feel like you're someone who keeps waiting for life to slow down, if you keep feeling like I'll do it later because now is not a good time, I'll do this later, I'll do this some other day, notice that that day hasn't come. How long have you been telling yourself this?

I understand and appreciate the courage and the boldness it requires to make this type of change where you are pursuing time and money freedom. And I'll be honest, this work isn't easy. It's simple in that there are predictable steps and actions you have to take, but it's not easy because it's so much easier to keep doing what you're doing even if you're not happy, even if you're struggling because you already know how to do whatever you're doing.

You know how to go to work even if you hate your work environment. You know how to show up and work many hours and take call even though you really don't want to. It's easy. You don't have to do anything different. It's like autopilot.

And so it does take something to basically kind of put a line in the sand and be like, this is not what I want. I want something more for myself. And honestly, I feel like that's basically what I do. This is why I have a podcast. This is why I'm in your ear every Thursday is because I want you to be living the life that you really want.

And even though I do this work and even though I'm speaking to you right now, it is so easy to kind of get into a pattern of autopilot. Like again, just the example I gave you earlier where I was presented with two invitations and my initial response was, oh, I can't.

In fact, actually, I agreed to the first invitation, and the second invitation actually didn't come that much later. I got a text saying, hey, we're going to California for so-and-so's birthday. Do you want to come? And immediately, I literally was a no and I was a no for a while. And even that birthday

person reached out, you really can go. She's a former coach of mine. And I was like, oh, I really can't, childcare and blah, blah, blah. And then I feel bad. It's a lot to ask my mom to be by herself.

I have flown her down, but usually myself or Matt's around to kind of like, you know, help out. And I basically said, I can't, I can't, I can't. And then one day I said, I can. And again, I am so glad I did that. I'm still tired from that trip. I actually got back late last Thursday night and I'm still a little tired, but again, so glad I went. I have amazing memories and pictures and I'm just so glad that I rearranged my life, literally, to spend time with two people that are so so important to me.

So that's what I have for you this week. I really hope you make this year the life that you really lived intentionally, that you decide for yourself that you're worth it and that changes need to happen. Now, if this resonates with you, if this is something you want to work on, then you really need to consider joining my Happy and Rich Mastermind.

I think I talked about it last episode. I can't remember, but we are starting in March. And so now is the perfect opportunity to work with me to make this happen. And remember, it's not just about money. That's why I'm calling it Happy and Rich. It's really about creating a life that you love and putting time and attention on the areas of life you really want to elevate.

Now for the women who have joined so far, relationships are definitely a big focus. And again, relationships are everything. Your relationships, the experiences you have when you travel with your family, all of that, I think that's like 90% of what makes life so, so meaningful.

And so the mastermind is limited to 25 amazing women. It is like 60% full at the time of this recording. It is by application only. And so if you've been thinking about it or this is something that you really want to tackle this year, then I really encourage you to apply.

And so just go to my website, https://wealthymommd.com, and you'll see up top a link where you can find out more and submit your application. Once you apply, you'll hear from me probably within 24, usually within a day, and we'll go from there.

I hope you're having a wonderful week, and I'll talk to you soon.

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