

The Divorced Christian Woman Podcast with Natalie Hoffman, Season 3, Episode 1 - Money Mindset After Divorce

Heads up, friend: What you're about to read is a raw, unedited transcript straight from the robots. That means you'll find some weird words, funky punctuation, and moments that make you go, "Huh?" If you want the real experience (and to actually know what's going on), I recommend reading the polished article, listening to the full episode, or watching it on 1.5x speed with captions on. Your brain will thank you.

Natalie: Welcome to season three of the Divorce Christian Woman Podcast. This season we are gonna talk all about money and finances, and this is our very first episode of the season where Diana and I are gonna kick everything off by talking about money mindset, according to very well mind.com. Your mindset is a set of beliefs that shape how you make sense of the world and yourself.

It influences how you think, how you feel, and how you behave in any given situation. That's what you believe about yourself, impacts your success or failure. Mindsets can influence how people behave in a wide variety of situations in life. For example, as people encounter different situations or circumstances, their mind is going to trigger a specific mindset or belief system that then will directly impact their behavior in that situation.

So when we're talking about mindset around money, we are referring to a set of beliefs that we hold about anything and everything related to money. Those beliefs come from our culture, our families, our experiences, our time in history, where we live in the world, our education, and a variety of other factors.

But the good news is that mindset is not set in stone. We can change our mindset if we want to by intentionally examining our beliefs and then making conscious choices about whether or not we wanna keep those beliefs or change them. And Diana. This is where you and I both shine as far as our expertise and our experience in helping Christian women.

So let's talk about the unexamined beliefs or mindsets that we might have about money that were formed in our childhoods or our families or our marriages. And

you could maybe talk about your work doing mind shift work. How do our unconscious money scripts like I'm not good with money, or money is selfish.

How do those shape our financial reality?

Diana: I am so happy for this season. I'm so happy for this episode. I have shifted all my beliefs about money over the years. Every episode that we cover this season, I have shifted a belief about those things, all of 'em, and it has changed my life in a very positive way.

I would even, as you were giving the intro, I was thinking, I love money, and then I thought. Oh, wait a second. If I say that, you know how many people are gonna be like, oh no, the love of money is evil. Yeah. And I thought, no, I don't. I don't think this is my own inner dialogue while you were talking. No, it's not.

Evil Money is like really great. Money does so many good things. Money gets me, you know, doctor's appointments. It gets me Starbucks. I had that today. Money gets me a cell phone, it gets me this. Lovely heated town home I'm living in. I love money. I love what money does for my life, and we're in a society where this is how it works.

We exchange money for the things we need to live. Why it? Why is that bad? This is just a system we're living in and this is how we can make it work. So I money, is it selfish to have money? If it's giving me things to live, by the way, I can give money to other people, I can give it to charity. I can give my son \$500 when he buys a car to, to contribute.

I can buy gifts. I can do all sorts of things with money. I think money is amazing, but I used to be afraid. Of not having enough money. I used to think I'm not good at managing money. I used to think, I don't know how to make enough money. I don't have enough money. All of these thoughts would create an outcome in my life that match the thought.

I realized I, I probably will reference later, I, I read this book. You are a Badass at Making Money by Jen Centro. Oh,

Natalie: I've not seen that one. I've read You're a Badass, but not this one.

Diana: I like you are a badass at making money more than I like. You are a badass. No way.

Natalie: Yeah. Okay, we'll put that in the show notes.

Yeah, yeah, yeah. Okay. You are a badass at making money.

Diana: That's right. It doesn't matter if it's in your own business or a job, it's just about bringing money into your life.

Natalie: Wow. And

Diana: you know, as it, for me, my marriage money was a huge problem. My ex-husband was irresponsible with money. Money came in, money went out.

It didn't get saved. We never had enough for our bills. It was always a problem. And so that fed my belief that. I'm, I'm bad at it. I can't get enough of it. You know, it's, you know, it's like this is an evil, if that's when it felt like an evil. Yes. Oh my gosh, yes. Yeah. And by the way, yes. Can the love of money be an evil thing?

Yes. People who are just like, I want more. I want more, and this is gonna, this is for me, and I'm gonna do things with it to feed my pleasures and to feed my ego. I believe that's leaning into the evil. That's not me. I can love money and not be like that at all. I love to make money and I love to give money, but when I used to think like I'm, I don't have enough money, what I'd get.

So if I think I don't have enough money, this is the mind shift tool that I use. Similar to the model Natalie uses. Same thing, cognitive behavioral therapy. What I think I don't have enough money, would I feel afraid? What do I do? Try not to think about it, ignore it, you know, or panic when it, when something happens with money.

And then what do I get in the end? I, I don't have enough money, right? Because I'm hiding from it. I'm avoiding it. I don't wanna think about it. What you think is gonna create a result or an outcome in your life about money. I wanted to, I wanted money to help me live the life that I wanted so that I could be a better person so that I could make space for myself to heal, take all that pressure off of me, and then show up better for all the people around me.

So I decided money is a good thing. That is a, that is a belief, core belief of mine about money. Money is a good thing. Money helps me live the life I wanna live, and then I feel confident about it. And then what do I do? The way I, you know, I, I go to work. I work my job. I look for ways to bring in money.

I'm happy when it comes because I love it to a degree. I'm willing to put some away for my retirement to just keep it there and nurture it. And watch it grow.

'cause I love it. It's so nice. Hey there money. I'm gonna water you and take care of you. Right? And it's there when it's there when I need it, because.

I've shifted the way I think all the time. I was afraid of money. It was going out the door and when I decided money is a good thing, I was able to get enough and keep it. That's a very high level, simple way to look at it. I know there's a lot of steps that come in the in the middle, but it's gotta stem from a belief that money has a place in your life.

It's okay to notice you have a need for money. It's okay to want to fill that need. Then have some positive emotion about it so that the way you show up in the world helps you bring the money that you need to you and then you have more peace and all sorts of things. That's what I think.

Natalie: Yeah, and a lot of the things that you touched on, Diana, are things that we're going to go into much more detail in future episodes.

So if, if Diana said anything that maybe triggered you or maybe made you go, oh, I'd like to learn more about that, or, I wish I knew about that. Have no fear. We are going to, we, we have 10 episodes in this season that are gonna be jam packed with different focuses on money. And one of them that she mentioned that we will go into an entire episode is gonna be about using money as a tool to create the life that you want to live.

Also realizing that the life that you want to live is po quite possibly the life that you have. Yes. And sometimes we don't realize that. We don't re, we we think, oh, well, I, I want, I want more. And we get to that point where like she was talking about where we get like greedy for more money when we, we don't realize actually I have the life I wanna have and the money that I have is actually coming to me to create that life.

So why do I feel like I need to? Why do I feel like I need to always, always, always be making more and more and more and more? I think we, I, I don't think a lot of people maybe that are listening to this can fall into this, but I have definitely heard people out there in the entrepreneurial world who talk like that and who make you feel like if you're not always making more every single year as an entrepreneur, that you are.

Somehow failing.

Diana: Yeah. I don't believe that in my business, I, that's another belief I have. I have enough money. What I have today is enough. Yes. That is a core belief as well.

Natalie: Yes. And, and I had to, I had to work through that too. 'cause I was hearing so many messages, other kinds of messages, and I had to just be like, well, wait a minute now, is this a belief that I want to adopt or not?

And I decided, no, and I, and then I figured out why I don't want to, but. On the

Diana: other hand, Natalie, you do want money because of the life it gives you. So let me ask you this, what does it look like to release the belief that good Christians air quote, good Christians shouldn't want money? Yeah.

Natalie: Yeah. Well, I don't think wanting money is like not a a, a Christian thing.

I think wanting money is just simply, uh, it can just be simply wanting to take care of yourself and your kids. It's wanting. Financial stability or it's wanting options. It's wanting to be able to be generous and help others, and I don't think there's anything sinful about that. I think what we've been taught is this idea that poverty is somehow, that's like the equivalent of holiness, or that if you're suffering financially, that somehow that makes you more spiritual or that if, um, we really trusted God, then we wouldn't care about having enough money.

I think it's the same manipulative theology that told us that we had to stay in our abusive marriages and earn, you know, treasures in heaven for suffering down here. But I don't think Jesus did that. I don't think he saw poverty as some spiritual badge of honor. He did not. The Bible says he didn't have a home to lay down his head, but also he did not have a family to support and he had supporters who funded his ministry.

He had resources he ate, he slept in other people's homes. Not, not just not his own home. Why? Because he was a traveling preacher of sorts. That's why. And when people tried to harm him before it was time it, he didn't like go, okay, I guess you guys are just gonna fling me off the cliff and let him fling him off the cliff.

No, he walked right through the crowd and left. He wasn't a masochist. Yes, eventually he was murdered. But that was because that was the whole plan and that was the time for him to that, you know? But before that time, he took care

of himself, right. So I think releasing this belief means that recognizing God is not some cosmic killjoy who wants you to struggle to pay your bills.

That that God's not doing that to you. That's a little, that's a scary little God. Like I talk about in my book, scary Little Gods made up by people who benefit from keeping you and me small and financially dependent. If you have no resources, you are controllable. I was just reading, um. Gretchen Baskerville of the lifesaving divorce, she saw a recent study that was done on how no fault divorces have lowered the death rate of, of women being killed.

They have lowered the um, oh gosh, they've lowered all kinds of like really bad things that were happening by very large percentages. So in other words, the ability to get divorced from an abusive person. Has actually created, but one of the, the, one of the other, one of the things that keeps really one of the number one things that keeps women in abusive relationships is that they are dependent and they have been programmed and groomed to believe that that is actually that they should be dependent.

Now, I'm not saying that. It's bad if women are dependent and they choose to be in a marriage, you know, especially one that's healthy and good and you've decided to combine your resources and one person's going to bring in the dough and the other person's gonna stay home. I don't think there's anything wrong with that, but I think when we're programmed to believe that that's the way it's supposed to be for everyone, including women who are being, who are being abused and control coercively controlled, I think there's a problem with that.

I think in patriarchal, patriarchal culture in general, which is what we are living in, women are taught, uh, well, especially in the Christian circles, in many Christian circles, women are taught not to get an education. I ran in Christian circles like that, don't send your daughters to college. Why would they go to college?

They're gonna be a wife and mom.

Diana: They're just gonna college to find their husband, Natalie.

Natalie: Yes, exactly. Not to learn skills, not to make money. I was actually shamed in my prior church that excommunicated me for starting my own business. I started my own business, which we're gonna talk about in episode six.

Uh, starting a business and running a business. I, I sold a made and sold homemade soap, and then I grew that business for 10 years. Until that actually gave me the resources to put my kids in a good school. They got to take music lessons, they got to go to camp, they got to create a lot of amazing childhood memories, uh, like swimming lessons, things like that.

And then I was of course, able to get outta my marriage because of that business. Without those resources, I would've been stuck just the way patriarchy wanted me, just the way that church wanted me to be stuck. I was shamed for having my own home business because it took me away from, you know, you're now, you're not focusing on your children now.

You're not focusing on your husband now you're, you know, you're taking away his manhood because you are making money too, like that. That's the kind of messages that I was getting, but I just think real freedom looks like. I wanna provide, well, for my family, I want financial security. And that does not make me less Christian.

It just makes me wise.

Diana: Yes.

Natalie: I think the goal is not poverty. The goal is becoming who you were created to be by God. And sometimes that requires money. Sometimes it requires a lot of, a lot of it. Especially if you wanna go back to school or pay for training in a specific career. Um, you know, not even if you're a wife and mom, a stay-at-home wife and mom.

Your kids will grow up. That cannot be your identity until the day you die. So you're going to have to eventually get out there and do something with your life other than wifeing and Mommying because that is just a role for a very short period of your life. If you look back and think about it, the most of your life is not mommying and wifeing.

Okay? So, so again, you're gonna need money to go back and get that training. So I think it's important to release that shame and all this false. Spirituality around the idea that we shouldn't have money. You are allowed to want money. I think money is necessary for survival. It's simply a tool. You are allowed to find it.

You are allowed to create it. You are allowed to use it well without feeling guilty. That's just plain old stewardship. At least that's what I believe. Now

Diana: I'm with you.

Natalie: Okay, so Diana, what role does self-trust play in creating a healthy financial mindset? Especially if you have been coercively controlled or dependent on someone else for many years,

Diana: huh?

Yeah. Okay. Well, without going fully into the financial mess that I had when I was married. Some pieces of it. My family was on food stamps for, and a variety of government assistance for nearly a decade. And like it, by the way, if that's what it looks like to not want money, I mean, is that, is that the life, you know, as a Christian?

I don't know. I don't want money, but I still funny. I still needed it. Yeah, exactly. Yeah. So I had to get it some way.

Natalie: Right.

Diana: And, and then I, I was in this place where I was like. Somebody else needs to get money to me. Like my husband needs to go out and work his business, or the government's gotta give it to me.

I did want money back then. We all always want money, right? Because this is, it's a resource exchange. It's how our society works. Let's just admit the truth. We all want money. I wanted it. I needed it. That's not selfish. This is how our society works. It's a bartering system, and I could depend on other people to get it to me or.

I could work on creating it in my life for myself, which I was afraid to do. And so why?

Natalie: Why do you think you were afraid? 'cause of all

Diana: my beliefs. Okay. Like, I'm not gonna be able to, you know, when I think I'm not, I wouldn't be able to get out there and make enough money, then I feel afraid. And then what do I do?

I postpone it. I procrastinate. I hide in my closet. I don't answer the phone when another bill collector calls. Because I'm in a thought that's creating fear. So when anything money comes up, I run. Yeah. I can't go create money for myself when I'm creating fear first.

Natalie: Yeah.

Diana: So I had to shift the way I was thinking into a place where I would take responsibility for my life, the life that God gave me.

Natalie, I've said this before, but like you always say, it's like God gave you a one person to take care of. Mm-hmm. That person has the name of Diana. So if I wanted to create money in my life, I was gonna need to rely on me, not, not my ex-husband. He wasn't doing it. I decided I'm doing it. I'm gonna support this family.

I'm making the money. He let his business fail and did whatever he did with his time. No, won't get into that. And I went out and I got two. 20 hour a week, part-time jobs. At the same time that I re-enrolled in college to finish my degree to, to increase my earning power, I decided I can do this. I trust in me and my abilities to make this happen because what's the other choice?

Not doing that right? And then I'll just have, I'll just have more of the same. This was me growing. Growing my character, growing my resolve, growing my resilience. This was me being responsible for the life I was given. This was me becoming a better version of me, showing up better, modeling great things for my kids if they, you know, they got modeled from a parent how to be responsible, make money and take care of yourselves, yourself.

And they still, as adult men come to me. To learn how to better do that in their own lives. And I get to speak into that because I figured it out for me and my children and I trusted in me. I'm like, I'm doing it. I believe in me every day. I'm gonna believe in me. I can. God. I was so tired. It was tiring.

It's not like this is just easy. Go believe in yourself and then all of a sudden you make money. No, I, I started with two full, you know, two 20 hour a week part-time jobs, turned it into one full-time job and going to school and driving four kids all over the place, like as, as if I was a single mom. But by the time I got divorced, I was no longer afraid.

And I think this built my muscle to get divorced. I wasn't afraid of bills, I wasn't afraid of money. I now trusted myself to figure it out. I can figure out how to do this money stuff. I trust myself to figure it out. I gained independence. Yeah, and I'm still living in that today, and I refuse to be afraid of money, and I refuse to doubt that I can figure out how to have more money come in my life.

And as long as I keep doing that, the money keeps coming in because what's in between that belief and the money coming in is how I'm feeling confident and capable. And then all the things I do, what you think leads to what you feel and what you feel will fuel what you do. And I go out and do a lot of things.

That create money coming in. I find, uh, the way I built my business is I was scanning for opportunity everywhere I went and I had conversations, we'll talk about this in the, the business building episode, but it was all stemming from my beliefs and trusting that I could do it.

Natalie: Yeah. I wanna address one thing you said, 'cause I, I can hear, I can almost hear the programming coming up for Christian women when you talk a lot about, I believe in me.

Yeah. I know that programming might say, well what about believing in God and trusting God? Like, how can you just trust in yourself And that, doesn't that seem like. Very, um, I don't know, just like can, what about we, our weaknesses and blah, blah, blah, blah, blah. I just think that, um, if we think of God as a parent and we are his children, as as parents, do we want our kids?

I've got a two, I got four grandchildren that are all two years old. Do I want them to stay two years old or do I want them to grow up and go to school someday and learn things and then go out and build, build their lives independently? Do I want them to be dependent on their parents for the rest of their lives?

I think trusting God means recognize, trusting our heavenly Father. It looks like our children or grandchildren trusting us, that, that we are saying to them, you can do it honey. You can go out there and you can learn how to ride a bike and you can learn how to write a paper and you can learn how to go to college and you can learn how to do a job and you can learn how to, you know, do these things.

You can do it. I think it, God is so proud of us when we are confident in the gifts that he's given to us and the skills and the abilities and our identity in Christ. And so when, when Diana says, I believe in me, she is, all she's doing is echoing God inside of her saying, I believe in you, Diana. It's really a lack of respect for God.

When we say, well, God, I know you believe in me, but I don't believe in myself. Well then how is that trusting God? How is that aligning yourself with God's heart for you? It's not so, I just wanted to say that 'cause Yeah.

Diana: I'll, let me also then say I trusted God the whole time. I trusted him when I was,

Natalie: yeah.

Getting

Diana: all that government, government assistance. I'm like, God, you're gonna provide for me. I know it. And he did. We had food, we had shelter. God took care of me. I will give him credit for that. And I give him credit now for who he's made me to be and all the growth that's happened in me and all the capability he's given me to go out and do it a different way.

And I'll give him the credit for that too. And then one other piece I'll add to this is God gave us free will. We all have free will and so I had free will to not partner with him in providing. Money for me and just hope and pray that it would somehow show up on my door. And then later I decided to partner with him and by trusting in myself too, and say, you know what, God, I'm not just, I'm not just hanging on you onto you for dear life.

I'm in this now. How can I grow? What do you have for me here? What's next for me To, um. To create more goodness in my own life. I'm gonna partner with you now in this. So that's just a different way to think about it. There's a lot of ways. Yeah, to think about it, but, but yes, trust and I, I guess I feel like, but that's not true.

I was like, I think a lot of the listeners, they trust God, right? They need to work on trusting themselves. I know a lot of listeners don't trust God. I just coached a divorced woman yesterday who's like, I'm working him on, on my relationship with God. So, you know, if you're struggling to trust God right now too, then there's another layer.

Maybe just work on trusting yourself right now, and God will be patient and that relationship can get healed over time. It's okay to not trust him right now.

Natalie: But

Diana: let's get you on your feet taking care of you.

Natalie: Yeah.

Diana: Lots of layers. Okay. Here's a question for you. How is our sense of worth tied to how we earn spend or save money?

And that can get kind of tangled up. So how do we untangle that? Why do women, uh, feel more comfortable giving than receiving? How does that impact. Financial growth. Okay. This is really multi-layered. Answer it however you want. 'cause the last part of this is how can generosity be redefined? So it includes ourselves, not just others.

Natalie: Yeah. Which is kind of what we were touching on. Before I get into this though, I just wanna say, if you like this podcast. I wanna ask you if you will recommend it to other divorced Christian women that you know, because this is still a brand new podcast and it really do. New podcasts really do rely on a couple of things to get the word out.

Number one, word of mouth. That's the best way you, you know, Christian women out there who are divorced, they don't have a lot of support, okay? So this podcast can be a free resource for them to support them, but also. One way that you can recommend this podcast besides just directly telling someone is by, especially 'cause it's new, leave a rating and review.

When you leave a rating and review, it tells the algorithm on whatever podcast app you're using. Oh, this podcast has interest. There's like interest being generated around this podcast. And it seems to be, they know a lot about us. They can, they can tell, you know, where we came from and what, how we're shopping and all that kinda stuff.

They know if you're divorced, so what they're gonna do is they'll go, oh, these divorced women who are into the Bible and stuff are always liking this podcast. So let's show it to more women who look just like these women. That is how, that is how podcasts grow the most. You guys, they grow the most with ratings and reviews and recommendations and just, you know, like share it on your social media.

Um, yeah. Anyway, I just wanted to do a plug for that 'cause I, I sometimes forget to ask people for that. And then. Then, you know, then I wonder, I wonder why we're, why we haven't had any ratings and reviews for a long time. Well, it's because I really haven't asked for any. Totally. In fact,

Diana: if you're not driving, stop what you're do.

Hit pause. Go into your apple. Podcast app and leave the rating and review right now. 'cause you'll forget later.

Natalie: Yeah, there you go. And then come back to this very profound answer that I'm gonna give to the question that Yes. And if you forgot what the question was, it's okay. I will kind of remind you. Um, so the first thing she asked was, how is our sense of worth tied to how we earn and spend or save money?

So many of us were raised, uh, especially in Christian circles, with the belief that our worth comes from what we do for other people, and we earn value by serving and sacrificing and giving. We're the, you know, we're the helper, right? That programming does not just stay in the spiritual realm. I think it bleeds into how we handle money.

We spend money trying to prove that we're good wives, we're frugal wives, we're good mothers, we are good Christians. Sometimes we might save obsessively because scarcity thinking tells us that we don't deserve abundance, so we can't spend money, or maybe we don't save anything at all. It can be the opposite direction, because deep down we believe that we're not worth protecting or planning for.

So the way you handle money just becomes another type of performance or another way that you can earn approval from this scary little God who you've been taught is keeping score. But your worth is not tied to anything that you do ever. Not your spending, not your saving, not your earning, not your giving, not whether or not you trust God.

I was thinking about that lady who he said, you coached, who doesn't trust God? Her. Her worth is not tied to whether or not she trusts God. You were created in the image of God, and that is where your worth comes from. Period. Full stop. Okay. When you begin to actually believe that. Not just know it intellectually in your head and pay lip service to it, but really believe it deep down in your soul, then your relationship with money will begin to shift as well.

You'll stop using it as a tool to earn love or to prove your worthiness, which will always backfire on you. By the way. You'll be wondering, well, why aren't those people grateful for all the ways that I, you know, I, I used to think this. I would use all of my money from my soap business to. To put it into things that were either involving my kids, which I was happy about, or I would just give it to my ex-husband and he, he could do whatever he wanted.

He bought a car with it. He did whatever he wanted to with it. And I, and then I wondered when we got divorced, why there was no gratefulness for that. In fact, I was told that I was terrible with money. That's what I was accused of. So, so it doesn't work to earn love or to prove your worthiness anyway. And when you can let go of that, then you can start stewarding it wisely as someone who knows that you have intrinsic value.

And money is a tool. It is separate from your identity. So I think why many women feel more comfortable giving than receiving is because again, again, we've been taught that you should, that giving is godly and receiving is not. Generosity is our highest calling. That means generous generosity with everything, including your life and your time and your, you know, your energy.

That means literally pouring everything out till you're basically dead on the ground and you have nothing left. You have no more money left. You have no more. And this is what we see in our program. We see Christian women come into the program and they've basically given everything. Now their health is gone, their money is gone, their kids are gone.

Their uh, energy is gone, their sanity is gone. Some of them, not really, but I mean, that's what you feel like. You feel like your sanity is gone. Everything's gone. And now they're wondering, you know, why? Why do I not have any energy to give anymore? I think generosity is beautiful. We don't erase ourselves and call that a virtuous virtue,

Diana: right?

Natalie: We feel comfortable giving only because we've been trained to believe that that's where our value comes from and we're worth something when we're useful or serving. And then receiving ends up then feeling selfish or prideful or unspiritual. Um, but if you can't learn to receive, also, if you deflect compliments.

If you reject help, financial help or any other kind of help, if you refuse gifts or you turn down opportunities, you are literally blocking the flow of resources into your life and you're saying, well, no, I don't deserve good things. My role is just to basically die on the ground. And that's really not gonna do a whole lot in the world, to be honest.

So that, so how does this show up? It can show up by undercharging for your work. I am guilty of that big time. Not negotiating for a better salary. When you

know that you deserve it and other people around you are getting better salaries, letting other people take credit for your contributions in your work, giving money away that you actually need, so now you don't have enough money to.

Buy green beans for green bean casserole for thanksgiving because you gave it away. Now, there's nothing wrong with that. I'm, I'm not saying don't do that. If God is calling you to do that, you know, we think about the widows might, right? If God's calling you to do that, do that. But I'm saying if you're constantly there ha are situations where people are giving away at the expense of their family.

At the expense of providing for their families, right? Um, refusing to accept child support or alimony because it feels like taking, how many women have we talked to who are going through the divorce process, who are like, well, I feel so guilty asking for alimony and child support, and I'm just like, honey, how are you going to support your children if their father does not ship in to help you support them?

What is going on here? Like we are so brainwashed in these ways that we have to just really unhook from them. Um, so anyway, I think, uh, I think real generosity, the kind that is sustainable in life giving, it has to include yourself in that circle of care. You are not excluded. From your own compassion, you are not the snowflake exception to God's love and provision.

So what does generosity towards yourself look like? It looks like, uh, maybe putting money into your own savings to make sure you have savings for when your car breaks down or when your wash machine breaks down or whatever. Having an emergency savings is important. Filling your own cup so you actually have something to pour out when you can.

Investing in yourself without guilt, this means taking a course or buying something that makes your life easier. Getting therapy, upgrading your skills, spending money on your own growth and wellbeing is not selfish. It's stewarding the one life you've been given, and I'll put in a plug here for Flying higher.

That is one way that that's actually a very inexpensive way compared to a lot of other ways you could do it to invest in yourself times a thousand. So go to join Flying hire.com if you wanna learn more about that, but it's for divorced Christian women or say no to something in order to protect other things that you could say yes to every time you say no to something that drains you.

You are saying you're gonna be able to say yes to something that gives, that's a higher priority, that is just wise and then receiving. When you receive help and gifts or money or support, you are actually giving someone else the gift of being generous. You are allowing them to participate in a relationship with you.

Refusing to receive is actually a form of control and pride that's dressed up to look like humility. And then finally, um, understanding, again, I touched on this earlier, you cannot pour from an empty cup. This is not just a cute little saying, this is reality. If you burn yourself out financially, emotionally, physically, then you have nothing left to give.

And as if you're a parent and you're a mom or you're a grandparent, do you really wanna be in a PO position where you have nothing left to give to the people that you love the most? Taking care of yourself is taking care of your kids because the person who shows up then is gonna be healthier and stronger and more present and more self reg, emotionally regulated.

I think true generosity is circular. It flows in and it flows out, and it includes everyone including you. All right. Diana, how does focusing on what we want instead of what we lack. Begin to rewire our brains around money. Why is believing that there's always a way, and I'm so glad that you're the one answering this because you, you know, you're good at this is like your wheelhouse.

Why is believing that there's always a way such a powerful shift for divorced women building, rebuilding financially?

Diana: Yeah. I love this question because you're right, this is totally in my wheelhouse. I believe the way we think about things is at the core of, of everything. So I am in the book. As I shared before, you are a badass at making money and she actually has lack statements and then replacement statements.

So going into what you wanted, the lack statements, which is scarcity versus what you want, which would be more of more abundance. So for example, a lack statement would be, I wish, I wish I could, I wish will have you feeling disempowered. A wish implies you can't do it. It's just something you hope would appear it.

It's not on you. So when you feel disempowered, how do you show up and do things? It's going to affect what you do. When you think I can't, gosh, what happens when you can't? When you, when you think I can't, you feel defeated.

When you feel defeated, what do you do? You back down. When you think I am trying, I love this.

I have a Yoda behind me and he says There is no try. There's just Do I think I've even done a podcast episode on this, on the Renew Your Mind podcast. When you say, I'll try, it's kind of like saying, but I don't really believe I can make it happen. So that is also a defeating thought I'll try, is setting you up for putting out a little bit of effort and then looking for evidence about why it can't work.

There's so many more kind of lack statements like, I want it, but you know, this underlying belief that I can never make it happen or I'm not worthy of it happening to me. All this stuff versus some more from the book. Replacement statements I have. This is noticing what you already have. This is shifting your mind into, not a lack, but like, uh, I think it was Brooke Castillo that once said, wanting what you already have.

I actually, I don't agree with everything she teaches, but I like that one. Yeah. Wanting what you already have. I want this desk and I have it. I want this book and I have it. I want this glass water. Thing that, that I use every day and I have it. Look at all these things I want that I have. So I'm gonna want what I already have.

Natalie: Yeah.

Diana: Um, I'm grateful for, I enjoy, I choose, ooh, I love the, I choose when you're thinking about money sometimes or thinking I have to do this. I have to go get a better job. I have to get a promotion, I have to make more money. You don't have to do any of that. I would switch that to, I choose. I choose to go for a promotion.

I choose to look for a job that makes more money. I choose to find ways to provide more in income for myself, and those will all have you feel empowered. So this kind of leads into that idea that there is a way when we believe there is a way you ask why this is such a powerful shift. When you have the thought, there is a way.

The emotion you're gonna have, what is it? It could be different for all of you. It could be capable, it could be empowered, it could be determined, it could be creative. When you believe there is a way, your mind will shift into searching for opportunities, looking for evidence that there actually is a way getting creative.

For ways to make it happen. Opening yourself up to new possibilities, like applying for the job you thought they'll never hire me or I, I don't. Maybe it's out of my league or I, I'm not sure that's exactly what I want, but, but I'm feeling curious about it. You may have curiosity too. It opens you up and when you open yourself up to all this possibility, that is how I started creating money for myself.

I, I was just like, there's a way. I'm gonna find it. I'm gonna see the opportunities. I'm gonna open doors, I'm gonna walk through, I'm gonna have conversations. It changed everything for me. I can tell you hundreds of other women I've talked to that it's changed everything and they've gone from shrinking and pulling back and wishing things got better to actually stepping forward and taking baby steps, as I like to say, into the new opportunity.

This is the trusting in yourself. So yeah.

Natalie: Yeah. And, uh, uh, I, you mentioned your podcast. I think this is a good place to mention it too. 'cause if you like, what Diana's saying about changing your mind and picking new thoughts and how your thoughts relate to your feelings, relate to your, uh, your behaviors.

Her whole entire podcast is devoted to learning this tool and practicing it in lots of different ways. So it's the Renew Your Mind podcast. Just go to this pod, whatever podcast app you're listening to this on, and just look up, renew Your Mind podcast. In fact, a lot of people who listen to this podcast already listen to that one.

So it might even show up as a suggested podcast underneath. Yes. But, um, you can also go to her website, uh, and get on her mailing list too. It's, um, I always forget it. You say it. It's

Diana: RYM, which stands for Renew your Mind. RYM podcast.com. Yeah. All my resources are there.

Natalie: And since I always forget the acronyms, 'cause I'm terrible with just letters and numbers.

I always just Google Renew Your Mind podcast. And there it comes up at the very top. So

Diana: there you go.

Natalie: All right. There's only one Diana out there. Yeah.

Diana: Okay. Let me ask you, uh, another question. Okay. You wanna do one more?

Natalie: Yeah. Gosh, we're running outta time, but yeah, we almost have. I wanted to touch, I wanted to talk about, yeah.

Which

Diana: question do you wanna do?

Natalie: Well, I wanted to talk about tithing. Let me, let's do a little bit about the trauma thing and then, uh, I do wanna touch on tithing. 'cause I feel like people might, I don't, I don't think we're gonna really talk about tithing anywhere else.

Diana: Yeah. Okay.

Natalie: So maybe we should just talk about like tr Hmm.

I don't know.

Diana: Well let, let's do the tithing question then. See what you wanna do after that. Okay. So let me ask you this. How can generosity be redefined? Wait, is this the right one? Yeah. How can generosity be redefined? So it includes ourselves, not just others, but also how does generosity and our money mindset relate to tithing?

Natalie: So, I mean, I think we already touched on this, so I don't know. I, I guess, uh,

Diana: we'll talk about the tithing part of it. Yeah,

Natalie: tithing was a big thing for me. I grew up in a, I grew up, I don't know if anyone's familiar with Bill Goard, but, um,

Diana: all the shiny, what is it? Shiny happy people if you wanna learn about Bill on Amazon.

Yeah.

Natalie: There are now documentaries about. About that. But anyway, in that world, you definitely had to tithe. And I think in a lot of Christian churches, they're like, well, you have to give 10. You don't have to, but we encourage you to give 10% because that's how we run our business here. Our churches are a business, okay?

I know they're nonprofit, but they're a bus. They run just like businesses and how, and they, they need income. And that is the ti, that is the quote unquote tithe. Um, tithing actually is an old Testament. I, I'm trying to find my notes here 'cause I, I thought I wrote some notes about where tithing came from, but, oh, here it is.

Um, it was actually set up in the Old Testament tithing existed because it was su it was to support the Levitical priesthood and care for the community. Right. That was the way, it was kind of like taxes. Alright. Yeah. Like how we think about taxes now. It was that that's not a, it's not a New Testament thing.

Do you know what the New Testament thing idea was? It was give generously as much as you can just give. And that's what they did. The early church did not tithe. If they tithed, they probably wouldn't be able to help as many people as they did. 'cause that's not very much. They gave generously. They sold some of people, sold everything they had and then gave it away.

Now, I'm not saying that that's what you need to do. I'm just saying that that's like how j. Radicals. The early church was in some ways, so we're, because we're not under the law anymore, we're under grace. I'm not, we're not gonna get into that. But it, it, this does, this means that we don't need to follow the Levitical laws In the Old Testament, it, we're, we're freed from those legalistic rules about how much we need to give and then where we need to give it.

If you wanna follow the rule exactly, then you need to give it to the Levitical priests. I don't think anyone's doing that with their tide. Paul talks about just giving cheerfully, not under compulsion, and he says that each person should give what they have decided in their heart to give, not 10%, not a specific amount what you decide.

And sometimes you are the one that needs the generosity of someone else. So there have been times when I have. Thought about what I wanna give. I, I do give to charities, I give to charities related to domestic abuse and also when sometimes I think, um. I invest. Well, I'm not doing that anymore 'cause Facebook really sucks.

Now, as far as advertising, well, they've limited who I can advertise to. I can't target Christian women, I can't target women. I can't target well, I can target women. I can't target Christian women, and I can't target abuse survivors. So they're very picky now about who you can target. So basically that leaves my business not really being able to target people very well.

So it's kind of a waste of money, but for a while, I would think, okay. Ads are expensive, but how else are people gonna hear that? There are, there's an alternative way to live other than living all by themselves in isolation with no support. How else are they going to hear about the Flying Free podcast?

Because not everyone's leaving a rating and review. Hint, hint, hint, hint. Oh, how else are they gonna hear about a book called, is it *Me Making Sense of Your Confusing Marriage*? Like, I have to take out ads to do that, and that costs money. So, um, I thought, you know, in some ways I thought, this is my mission, it's like a missionary work.

I'm getting money in, money is coming in. How can I steward that money to let more people know about these resources for them? That was a very different way of thinking about it than maybe I would've had, you know, 10 years ago. Okay. So, um. Yeah. Anyway, I, I guess I just wanted to touch on that. I actually think, I do talk about tithing on the Flying Free podcast at one point, but it was quite a while ago.

Diana: Lemme give you another belief that I, I, I used to have with tithing and other people might have too, which it would be nice for people to be able to change their belief about that. Okay. That is, if I tithe at least 10% to the church. Some people are still thinking this right now, Natalie, if I tithe at least 10% to the church, that's how God's going to bless me and take care of my needs.

Yes, and that was a belief and, and because I believed that, guess what happened? When I would tithe on a regular basis, then my brain would look for all the evidence of how God is providing for me. Yes. When I stopped tithing on a regular basis, my brain went and looked for all the evidence of how God was not providing for me.

I just. Bolstered whatever belief I wanted to by the evidence I was looking for. Yeah. Because I have not tithed regularly to a church for a couple years now, and I feel like God's blessing me all the time. Yeah. I, I give in other ways. I give to charity, I give directly, uh, items or money directly to people or families or thing, you know, opportunities.

My money is going out to help people. I give generously in a very unscripted way. I follow my heart and I don't make it mean anything. This is just how I wanna live. And there's so much freedom in that, and I think that's what we're really trying to talk about today with this whole episode with our money mindset is instead of believing about money in a way that feels burdensome and restrictive and scary, we want you all to see you have the opportunity to think about money in a way that opens you up to possibility, that gives you.

Hope and has you feeling confident about living a good life, the kind of life you wanna live, and being the kind of person you wanna be. It, you can think about it any way you want, so why not think about it in a way that opens you up to love, compassion, peace, goodness, instead of having you shrinking back because of fear.

So whatever you take from today, I hope that's what you take and, and we're gonna get in a lot more specifics as this season goes on with all the different ways money shows up in our life, but we don't need to be afraid of it.

Natalie: Yeah. Yeah. There's a funny story. I'm not gonna tell it now. I, I, you guys can listen to it.

Um, if you go to scary little gods.com, you can sign up and then I will give you a link where you can listen to the book, the audio version of that book. So it,

Diana: I love the audio version. I love, love, love it.

Natalie: So there's a funny story in there about, about my belief that making sure that you tithe. You know, God will bless you, and if you don't, God's not gonna bless you.

But you'll have to listen to the story to find out about that. Um, so, okay, so let's finish. We have, we have, we had so many more questions and things we could have talked about related to money mindset, but we need to stop here. So, um, let me just say that there's a couple of ways that you can get, you can learn more, especially about mindset.

One again is listening to Diana's. Podcast Renew your mind. It's literally all about mindset. Okay. And then the other way is if you wanna work with us more closely inside of my mentorship program, Flying Higher, we would love to have you join us. It it, it's. An amazing program. You will learn so much. Your life will change.

People's lives are completely turned upside down when they come in and actually do it. Obviously, you could, I suppose you could join and never do anything, and then your life would just not be turned upside down. But if you wanted in a good way, do it in, yeah. Yes. In a great way. So, so you can learn more about that by going to join [Flying hire.com](https://flyinghire.com).

And I think that's it. Let me just say this too. Coming up, we've got all kinds of, uh, great episodes coming up. We've got investing, uh, see or episode two is gonna be all about investing with a, what do you call her? She's like a financial investment person. She's a

Diana: financial, uh, planner, but a fiduciary financial planner.

Yeah.

Natalie: Okay. And then we've got an episode on taxes with a tax person. We've got an episode coming up on building a business. We mentioned that, um, a estate planning and insurance issues with a person who's an expert in those kinds of things. So, and more, I can't remember all of 'em, but they're starting a

Diana: business budgeting.

Lots of stuff. Yeah.

Natalie: Yes. So definitely be sure to tune in. They, we release a new episode every, uh, Saturday and so, you know, definitely subscribe on your podcast app so that you don't miss you don't miss an episode. Okay. That's it. Thank you so much for listening, and until next time, fly higher.