



Episode 9: CLEANSE YOUR MONEY

This is the *Become an Unstoppable Woman* podcast with Lindsay Preston Episode 9, Cleanse Your Money.

[music]

Welcome to the *Become an Unstoppable Woman* podcast, the show for goal-getting, fear-facing women for kicking ass by creating change. I'm your host, Lindsay Preston. I'm a wife, mom of two, and a multi-certified life coach to women all over the world. I've lived through enough in life to know that easier doesn't always equate to better. We can't fear the fire, we must learn to become it. On this show, I'll teach you how to do just that. Join me as I challenge you to become even more of the strong, resilient, and powerful woman you were meant to be. Let's do this.

[music]

Hey there, Ms. Unstoppable Woman, welcome back to the show. If this is your first time tuning in, hey there. Thank you so much for tuning in to today's episode. It is a great one. We're talking about cleansing your money. I have brought on a special guest. Her name is Ashley Feinstein Gerstley, and she is the author of a book called *The 30-Day Money Cleanse*. Ashley runs a website called The Fiscal Femme.

I don't know how I came in contact with Ashley, but I did at some point, I passively followed her for months if not years, and suddenly her stuff really started to pop out to me on Instagram. Then somehow, I followed her on Facebook and I would see her stuff on Facebook too and think, "Gosh who is this girl? I love everything that she posts." Soon enough, I saw that she was putting out a book called *The 30-Day Money Cleanse*. I thought, "I've got to know more about what Ashley is creating, because her posts just speak to me so much."

I bought her book. I was watching her on her book tour. Again, just starting to get an interest in what she was doing. I had her book sit on my shelf for a few weeks. One day I found myself complaining to my husband that we didn't have enough money anymore for fun and life wasn't as fun anymore. Granted, we do have a one-year-old and we were just coming out of that season of that first year which can be so intense.



We hadn't gone on any dates together. I had been nursing solely for my body for 11 months. Talk about draining. We were through the ringer just from that alone, and two, of course, the financial things that we had with having a baby and all that stuff. Regardless of that external stuff, I knew some of this was internal on how I was feeling and I knew that I could change my mindset around it.

I happened to just glance over at Ashley's book on my bookshelf. I thought, "You know what? I'm going to open the book and I'm going to start going through this process that she has." Within just a first few pages, I found myself starting to change my mindset with our money. Yes, that's how good it was. I started to work through her book more and more and I realize I have to have Ashley on the show.

I just had so many questions for her, and not only that, not for my own selfish reasons. I have so many clients that come to me with financial goals of paying off debt, wanting to make more money, wanting to invest more money, wanting to be smarter with their money. I swear to you at least 50% of my clients have some sort of money goal as we're working together. Two, I hear from a lot of women who want to work with me, "Oh, I would love to be able to Lindsay, but I just can't afford it." Again, I know money is a huge piece to creating this life that you love and really feeling confident and unstoppable in life. As much as I hate to admit that, it's true. There's a power that comes with money.

This is one of the reasons why I want to talk about money on the show and why I want to start with Ashley here and talking about cleansing your money. Now, I'll get into a bit what cleansing your money means, but just to give you a little background on Ashley, she is a money coach. As I said, she's the founder of The Fiscal Femme, and she's the creator of this 30-day money cleanse book where she demystifies the world of money and serves as an unbiased advocate for women and their financial well-being.

Her consulting clients and keynote speaking audiences have spans to corporations, conferences and universities including theSkimm, Pandora, StubHub, Barclays, LinkedIn among others. As a trusted money expert, Ashley has been featured on *NBC*, *Forbes*, *Glamour*, and *Business Insider*. Her goal is to help everyone live life with a happy wallet.

Specifically, what a 30-day money cleanse is, is a way for you to take control of your finances, manage your spending and de-stress your money for good. You're going to start to learn what that process looks like in this interview. I'm also going to ask her specifically how can you manage your finances when you and your partner aren't on the same page? How the "I can't afford mindset" is costing you and how to change that? How to feel abundant with your money when you feel like you don't have enough? How systematic



oppression could be costing you? Yes, we're going there. We're talking about some things going on in society.

We also talk about the ultimate key to living a fulfilled financial life. What a money dream team is and how to create one? How to manage your money toxins? What the 48-hour rule is? This interview is packed full of information and I hope it leaves you feeling a lot more educated about your money. I must admit when I did this interview, I was a little bit nervous. I don't know why. I know Ashley's just a normal girl like I am but for some reason I just really envy some of the stuff that she's doing.

I'm really in awe of her for some reason. Again, she's just a normal mom like I am, but isn't it weird how our brains do that sometimes? People always say that to me like, "Oh I'm so nervous to talk to you." I think, "Please don't be. I'm just like you." Yes, you can tell I'm a little bit nervous in this episode. Two, I was just so excited that I had been reading this book and following this woman in here I was talking to her. The world is just so crazy, cool sometimes. I hope you enjoy this interview with Ashley. It's jam-packed but I'll just get to it. Here's my interview with Ashley.

Hey, Ashley. Thank you so much for joining me on the podcast today. I am so excited to have you. As I said in the intro of this episode, I have been a big follower of yours for, gosh, at least months if not years now. It wasn't until recently your stuff really started sticking out to me. Then I realized you wrote a book and I knew I had to get it. Then I actually started feeling a little stuck with my own money blocks or the way I felt about money recently.

I ended up picking up your book and started using it in my life and within a few days I just completely changed my mindset with some of the blocks I was having with money. I reached out to you, and I knew I wanted to have you on the show so you could help the listeners take their own money mindset up a notch.

Ashley Feinstein Gerstley: I love it. Thank you for sharing that. That is exactly why I wrote the book. That makes my day. Thank you.

Lindsay: Good. I'm so curious. How did you get into the realm of teaching about money?

Ashley: I started doing what I do because I needed it myself, actually. I was on my own money journey and despite being a finance major and studying finance and then working in finance, I was an investment banker and then I worked in corporate finance, and I still knew nothing about my own money. I had to figure it out. I just started really digging in



reading a lot of things and made a lot of mistakes and started adapting exercises to work for me and had a very different take on it.

I think I was very inspired to share what I was learning on my journey even though I was terrified to do that and worked with a coach to get over that fear of putting my voice out there and started a blog called The Fiscal Femme many, many years ago. That's where it all started.

Lindsay: That's so awesome.

Ashley: Yes. One of the reasons you see so much coaching in my work is because I am a coach and what I found for my journey, and then when I was sharing it with people, they started asking me for help. Other sites asked me to write for them. What I found is we're definitely not educated around money so we need help with the numbers part of it for sure. Then once we are, we still often don't do what we want to or think we should do. That's where the coaching becomes really helpful because so much about money and so much of our struggles with money are really emotional and behavioral and around the mindset. I really believe that my coaching background and getting certified as a coach is really informative to my work around money.

Lindsay: When I read your book, I see so much of the coaching that I do with my clients. It's just specialized in a way for money. I was so curious. I was like, "How did Ashley get into this specific niche?" I just can't wait to pick your brain on all the things that are in the book.

I have to start with one of the exercises I found super valuable was sitting down and determining the costs that were important to me. It was really easy for me to sit down and determine, okay, me going to Pure Barre every month, spending whatever it was, I think \$160, was like, "Ooh, it's time to cut that in my life." Then when I sat down with my husband and looked at some of the stuff he was spending, it was a little bit harder because some of the things that I thought were a little unnecessary, he really liked. How can we balance that in a partnership?

Ashley: Such a great question. I do work with a lot of couples and I think it's a journey on our own, and then when we add in someone else's relationship with money, someone else's values, of course, that adds a layer of complexity. With couples, I think one of the most important things to set the stage for our conversations, our money part is, first, where we're coming from. If you can think of your first money memory or how your families were with money growing up, that can be really helpful to just give you some context for things



that stress them out or that stress us out and help us just understand why we are the way we are and why we relate to money in a certain way.

I find it works really well with couples because we do often value different things, probably value a lot of similar things, but then, for example, someone in a couple might really value spending money on experiences and someone else might like things. That's how my husband and I are. He's like, "I can't believe you would spend that to go to a workshop," or something personal development related or some type of experience. Whereas he would really like something to show for whatever he's buying, whether that's the latest technology.

With couples, I find it works really well to talk about what we each contribute to the group goals and then almost have like an allowance or a set amount of money that we get to spend on whatever we want, and it doesn't matter how I spend that as long as I stay within that amount that no questions asked.

Lindsay: Yes, that's so true. That's what my husband and I do. I was being picky about his specific budget, which I heard, Ashley, recently. I think I saw this on your Instagram that you don't like the word budget. Is that true?

Ashley: That is true. I hate the word budget. It just makes me physically like urrg, and feels like my expenses are being pride from my hands.

Lindsay: Is it just the term in general? It just you don't like the wording.

Ashley: Yes. I think the language we use is so important and it goes back to this coaching and the mindset and the way we think about something really informs-- what we say about it informs how we think about it and what we believe and how we act. A lot of the money cleanses is a new language around money, and so a term-- I feel like budget is very much from a restrictive, almost a diet perspective. A restrictive diet. Whereas I've renamed it, and I think the name is more fitting as happiness allocation, because it's how we're going to allocate our money in the way that's going to make us the happiest in the short and long-term. That just sounds a lot more powerful in that we're choosing the allocation, so it feels much more abundant than a budget to me.

Lindsay: Yes. I remember seeing that term in the book, but it didn't stick out to me, but now that I hear it, it is so true. What an empowering word. Happiness allocation. Which takes me to something else I wanted to talk about, which is the term "I can't afford", and I



want to read a section from your book because I was having all the praise hands when I read this section.

It says, "The phrase can't afford is a great example and we hear it all over the place. "I wish I could go on vacation, but I can't afford it." Or, "I can't afford to buy that new outfit or a piece of furniture." When we use the phrase can't afford, it affects our entire demeanor. It's a phrase that comes from the place of scarcity and lack. We are insinuating that we want something, but can't have it. We immediately feel deprived."

When I read the Ashley, I was like, "Oh, yes, I completely agree." It's like someone putting nails on a chalkboard for me when they say they can't afford something, and when you take that with your term happiness allocation, gosh, how empowering, right?

Ashley: Yes. I love that passage there. Thank you for reading that, but that's exactly another example of the language

Lindsay: That we tell ourselves in the mindset, right?

Ashley: Yes.

Lindsay: You talked about it in the book there about values-based living and about when we're living in our values, again, it's like, "We're just putting this money in these different allocations." Can you tell us more about when we get into those mindsets of, "Oh, I can't afford," or that lack or scarcity mindset, whatever you want to call it, what can we do to pull ourselves out of that?

Ashley: Yes, that is such a good question. When you think about it, it's like imagine-- and it's obvious for most of us, restriction and that scarcity mindset doesn't work. There are, if you think about people who are able to stick to a very restrictive budget or a diet, there are people who can, but it really just takes all of the joy out of it. Even if you are one of the unicorns who are able to stick to a really restrictive budget long-term, it's just not a joyful place to be.

I think, first, the language switch is really important. I think one of the biggest mindset shifts to remind ourselves, and it's a journey I still flip into scarcity and have to flip back out, but I think one of the biggest shifts that I see with people who are successful in their finances and in the money cleanse is this idea that taking care of our finances and making choices that are "Financially smart," is actually a huge, radical act of self-love rather than this thing that we have to do and want to do because all it is is allowing us to plan and be



conscious about what we want and to help us get what we want by when we want it because that's all that money is, is a tool to have an experience what we want in life in the short and long term.

To reframe that when I stick to my happiness allocation, or when I am aware of where my money's going, that's really a gift rather than the opposite, a punishment. It's like when you view healthy eating. "I'm eating a vegetable, that's going to make me feel so good. I'm nourishing my body.: Viewing it in that flipped way rather than, "Oh, I can't have sugar," and then all you want is sugar.

Lindsay: Yes, so true. Again, it reminds me of just getting in that mindset of gratitude of having, "Oh, I have this \$1. Oh, how grateful am I? I get to spend it here on whatever it is." A piece of gum or whatever. Again, yes, it's just all in the mindset, am I right?

Ashley: Yes. One phrase you just reminded me of, because let's just preface, of course, this is all with the assumption that your needs are met. That you're fed and you have a safe place to live and all of that, otherwise this does not apply, but the phrase that I love to bring myself to that place of gratitude is it's already more than enough, or it's never going to be enough, because you really can't out earn it. People think, "Oh, if I just earned double, then I could finally get all the things and pay off all the things that I want," but then our needs are, and our wants just fill up to meet that new income and unless it's already more than enough.

Lindsay: I want to go back for a second because this was a question I wanted to ask you about knowing when you have enough. I have some extended family members who are really borderline on being able to have enough. To be able to have a roof over their head and food on their plate and all that stuff, and my husband has come from that environment. When I start telling him these money mindsets, things of abundance and doing this, his thought process is always, "But what about those people who really don't have enough?" Where is that boundary that you see and how can they break out of that?

Ashley: I think the biggest issue with this is that in many cases, there's so many limitations on income. If you even think of minimum wage issues and unemployment. In those cases, and in cases where we're talking about systematic oppression, there's not these mindset shifts. Maybe they could make their dollar go a little further, but it doesn't apply, unfortunately. It's a systemic issue rather than a personal finance issue.

Lindsay: Yes. Let's go to that because I have a question about that with the pink tax. You're the one that introduced me to this, Ashley. I don't know if it was in the book or on your



Instagram, and then I started doing some deeper research on it. Then recently we had the Equal Pay Day and a lot of that was out there, and it's been mind-blowing to me. I had no idea. Educate the readers about pink tax on a basic level.

Ashley: The pink tax is a name given to the pervasive price hike on products marketed towards women and it applies to everything. Our personal care products-- I think the stat that I have in my head is from the New York City Department of Consumer Affairs that our personal care products are 13% more. They cost 13% more for the exact same thing and are actually smaller usually.

Another example in that survey was a scooter from Target. This applies to even children that are girls versus boys that the pink scooter was twice as much as any other color scooter. I think the recent stuff that I heard is that the pink tax if we take everything that we're buying throughout the year it's costing over \$1,000 extra a year depending, but on average.

Lindsay: That's crazy, and then you add in some of this other systematic oppression in some ways of the wage gap and all that other stuff. Again, if you didn't follow the Equal Pay Day stuff, I know, Ashley, you were posting heavily on that day as was I. You realize just how much we're missing out on as women especially if you're a woman of color. Again, when do we know that we have enough, Ashley, enough money to a point of, "We're going to be okay," I guess. Or we're "privileged".

I have a lot of clients who come to me and they're struggling financially but I think, "Well, you have a full-time job and you're making at least 40K and living in an area where that's sustainable." Where do we draw the line there?

Ashley: That is such a great question. The equal pay calendar I think is really moving. When you think about, and you mentioned women of color. What is Latina Equal Pay Day? I'm blanking on the sense. We'll have to put the actual stats in the notes, but the date is in November. A Latino is working until November in order to earn what a man earned that year before.

Lindsay: Which is crazy.

Ashley: Is almost double. Right. It is crazy. I think there's two different questions here. For sure as women, and even more so as women of color, there's so much working against us. I think it's two different things. I deserve to be paid equal for equal work as a man, and that



for sure is going to affect my long-term savings investing what I'm going to have especially if I have to spend more for the same things.

Now the question of privilege is an interesting one but it's also, for me, if I'm making 80 cents on the dollar, I'm still not worried about where my next meal is. I think there's a part that is definitely-- poverty and not having enough and being hungry and not knowing where your next meal is, is a whole other-

Lindsay: Topic

Ashley: -issue, yes, and topic.

Lindsay: Here's what I hear you say, Ashley, and correct me if I'm wrong. A couple of things here. Money cleansing, at its core, is just figuring out where we're spending and then putting our money to use for our values. Having those happiness allocations. Then two, also, a part of that is realizing, "Some of this as women is maybe we're not having as much as we could have based on systematic oppression." Things like the pink tax and gender pay gap and all of that stuff.

We need to have those conversations, bring those out in the open, but also, I hear you say-- and this is for a lot of my clients out there and yours may be like this too, Ashley, because I deal with a lot of women who are privileged that don't even know they're privilege. They can meet their basic needs but yet they're spending in a way that they don't have enough. That really is where it goes back to this 30-day money cleanse of going in, looking at your finances and saying, "I have more than enough even if it feels like I don't," and just figuring out how I can make that work for me in the best way. Did I summarize all that, Ashley?

Ashley: I love it. Yes. I would say there are for sure people out there and talking about the oppression. There are people out there who are doing every single thing they can and are still not making ends meet. That's a big problem with our system and our country. For most of us there are-- I think it's really important to have compassion for ourselves and understand that we didn't usually-- most of us didn't learn about money. We can't really talk about it. There's so many things working against us but despite all of that, there are things that we can do and our power to improve our financial lives.

Lindsay: Yes. So much of that is what you've already said which is about our mindset. Just those simple shifts already of saying budget to happiness allocation or "We have more than enough," versus "I can't afford." It's those little shifts make a huge difference.



Ashley: Really another big one is becoming aware because technology has made it so easy to just have no idea where our money's going so quickly and feel like it's going nowhere important and that it has added nothing to our lives.

Lindsay: That's why I love your book so much because you get very, very clear on, "Where exactly is my money going?" I must admit, I had been doing this for a couple of years already in Mint and some other sources because my husband and I have some big financial goals, but again there was still stuff seeping through the cracks, and stuff I was about to up level with.

For example, I mentioned the Pure Barre earlier. I had a baby and I thought, "I'm going to go back to Pure Barre. I'm going to work out again." When I really sat down and looked at it, I thought, "Do I really want to spend \$160 a month to work out? When I really want to spend some money on skincare and my hair," and all this other stuff that's been my fun budget. I realized, "No, I don't."

The other thing, Ashley, I want to give you props for is one of the reasons I started this 30-day money cleanse to use it for myself not just support you was I kept going to my husband and saying, "We don't have fun anymore. We don't have enough fun money kind of thing."

When I sat down and did *The 30-Day Money Cleanse*, I realized our fun had just changed. Instead of us being able to go out since we had had a baby, it was we were going out and getting a lot of lunches or we were spending that extra money on our children. Again, it was like, "Oh, we can definitely have more than enough." It was just my mindset around it. Now when I'm spending money on these lunches or my kids that is my fun money and I need to enjoy it even more.

Again, Ashley, I'm such a fan of what you're doing and it's such a great process that you have here.

Ashley: Thank you.

Lindsay: You're welcome. A couple more questions that I have for you real quick is you talk in the book about having your money dream team. This is people that you can talk to about your money openly and they really support you and they hold you accountable. You mentioned having a bigger team but what if you just have like one to two people on your team?



Ashley: That's amazing. I think honestly accountability is so important and it's not necessarily about the number of people on your team, it's about how there for you they're and ideally how many decisions you're making with them. With a partner, for example, probably a lot of the money that you spend is with them. To have them on your dream team is really important.

A hidden dream team member is a co-worker because someone we sit next to all day, we make a lot of spending decisions with them. Whether we're online shopping or we're going out to grab lunch every day or coffee. Having someone that we spend a lot of time with on our dream team can be really valuable.

Lindsay: Yes, that's such a good point. I didn't even think about the coworker aspect of it. That's so true. There's been offices I've worked in and they always go out to lunch and then you feel like the odd duck out when you're not going. Or they're online spending. That's such a good point.

I asked that question because I know in my own life, I've obviously done coaching and I'm a coach now and all of that stuff. It's been harder as I've improved my mindset to find equal minded people. I know a lot of my clients struggle with this and yours too Ashley is that you find, "Were in the real world can I find these people who are living at a higher level?" Just hearing that it's okay to have that smaller team is really valuable.

Ashley: I think a lot of times, especially with partners, we can lead by example because they're not necessarily-- if we're chomping at the bit to get excited to start digging in and improving our financial lives, it doesn't mean that they necessarily are doing the same or ready to do the same. Even having someone on your dream team who is not in the same place as you but just that you're sharing things with can be a real inspiration to them and start inspiring them to follow in the journey.

Lindsay: I have another question for you about the book. You talk about spending triggers and managing your toxin. Explain to the listener out there what that means.

Ashley: In the first three weeks of the money cleanse we really focus on ourselves because until we're in a really great mental place for ourselves and know what's going on, it's really hard to deal with our environment. Then we dive in because the environment around us is really important. We talk about environmental toxins which are the people, places and things that get the best of our spending.



We can find them by looking to times or locations or things that have us spend money that we regret. That we didn't plan to, that we wish we didn't spend. It can be small. It can be large, it can be small, but the issue is both that we spent money we didn't want to spend. Then it can bring our spending into a negative tailspin. Once you do one thing, now, "Oh, I already spent too much on dinner and I'm going to take a cab home." It can last a month even once we're in the tailspin.

Lindsay: Yes, where you're just like, "What's the use at this point?"

Ashley: Exactly.

Lindsay: How can we manage those?

Ashley: With environmental toxins, the first step is to figure out where they are. Looking at some situations where you were regretful of your spending or you spent more than you wanted to, and seeing who was there or was there a certain location that I was in. For me, Sephora is a big one. It's a big environmental toxin. I always end up spending a lot more than I planned on things that I don't even really know how to use.

Then we come up with strategies. If possible, and if that works for us, we can avoid those places or those things or those people, or we can come up with strategies to be really intention about how we handle the situation when we're in it, and then rewarding ourselves when we stick to that strategy.

For me, for Sephora, for example, I actually find it works much better for me to buy things and refill if I need something online, because then I search for the exact thing, maybe I get a few samples. There's no one actually selling me things and it's a lot easier to not see all the new products. That works really well. If you cannot avoid the place, maybe you go in with a plan, "I'm going to spend X amount," and if I do that, then I get to have a treat. It can be a free treat like a frugal joy, like watching your favorite show, taking a bubble bath, or it can be a reward that cost money too. We want to build it into your happiness location.

Lindsay: Yes. Ashley has an amazing list in the book of frugal joys, by the way. Of all these things you can be doing to increase your happiness in your life for free, which is so exciting. One more thing I want to ask you, Ashley, and it ties into the managing the toxins. You mentioned the 48-hour rule in your book. Explain what that is.

Ashley: The 48-hour rule is just a "not yet". I find the "not yet" is such a powerful phrase, because when I say you can't have something, you really want it. If I say, "Not yet. You can



have it, just not yet." I think that feels really different. It's the idea that in the moment we might get caught up in needing something. I find this with shopping. I didn't even need anything but once I'm in the store, it feels like, "Oh, I have to have this thing that I didn't even know existed a few hours ago."

Taking a pause is really powerful. What I found with myself and many people that I work with is after 48 hours, it might not even feel worth it to go back to the place to get it, this thing that we thought we really needed. That allows all of that impulse and that emotion to clear and for us to decide if that's something that we really want. If we do still really want it after all that clears, then it's probably a much more conscious and intentional purchase.

Lindsay: For sure. On Instagram, I see so many pictures or memes, whatever you're going to call it, of, "Oh, I just spent a couple hundred dollars at Target when I just needed one thing or whatever." A part of me wants to laugh because I used to be in that boat, and then a part of me wants to cringe because I think that's not a way to live because you're living in the moment. Later down the road, you could be getting so many more things that are more valuable to you if you weren't doing that.

Again, Ashley's book, *The 30-Day Money Cleanse*, will help you get there. I continue to hear from woman after woman that I work with about money and paying off debt and how to live more intentionally with their money. Out of everything out there in the market, I found Ashley's stuff to be really relatable, really down to earth, and action-oriented to help you get what you want. I encourage you to go get Ashley's book, *The 30-Day Money Cleanse*. I know, Ashley, you have a couple courses. Can you tell us about those?

Ashley: Yes, I'd love to. Right now, I have three courses, but we're going to be releasing more this year. The three are, we just launched last week, the Tackle Your Debt course, which is all around credit cards and making a sustainable manageable plan to pay them off for good. Then I have *The 30-Day Money Cleanse*, which is the course that the book came from. It was first a course and then we turned it into a book so that more people could get the benefits of it, which is essentially creating your spending plan and your happiness allocation.

Through the exercises, what we do is we save a lot more money but our lifestyles actually get bigger because of exactly what you mentioned when you align your spending with your values. We feel like our lifestyle is getting bigger because we're getting to do the things that we love and that are important to us, and we're just more conscious of letting go of the other things.



Lindsay: True.

Ashley: Then the last course we have is The Savvy Investor, which is how to make our money grow, because women are actually better investors, on average. We do invest than men, but we aren't investing. That's a problem because we're earning less and we're spending more. We really need our money to be growing. The Savvy Investor takes us from knowing nothing to being a confident investor in three months. It's very much tactical and investing 101, but also addresses our beliefs around wealth. We hold a lot of negative feelings around money that will either inhibit us from bringing it in or we'll be able to bring it in but we won't be able to keep it.

Lindsay: Yes, that's so true. Ashley, I love what you're creating in the world. Thank you for being here. Just real quick, if you have just three quick tips for the listeners out there, what will they be?

Ashley: I would say places to start, write down everything you spend. Keep the money journal. Another quick tip would be to create a positive money mantra. So many of the things that we tell ourselves about money over and over are negative, not that we're going to get rid of those overnight, but we can replace them with something more powerful like, "I have everything I need to be financially savvy," or, "I'm a fiscal femme," or, "I'm a financial rock star," or, "I'm debt-free in 2020." Lots of positive things that we can say to ourselves.

Then a third tip, I think another issue we have with money is that we don't set aside any time to deal with it and to show it some love. Just recommend every once that an hour, hour and a half every two weeks to just dedicate to positive financial things, whether that's the things that we always put off like rolling over a 401k or cancelling a subscription or negotiating a fee, looking at our spending, "What happened over the last two weeks? How can I set up some savings transfers?" Those type of things.

Lindsay: So good. It may seem so simple to you if you're not doing this stuff, but this is the kind of stuff I've been doing for the past, gosh, few years, and then Ashley's step has just helped me take it up a notch. It's been a game changer to just sit down with my husband every week for that hour, we go over our finances, we've been very clear about what we're spending. We have these positive money mantras that we tell ourselves. It's very simple at the end of the day to go out there and create the wealth that you want to create. Again, Ashley, thank you so much for coming on the show. Be sure to reach out to Ashley. Can you give us your Instagram handle real quick?



Ashley: Yes. It is thefiscalfemme. T-H-E F-I-S-C-A-L F-E-M-M-E.

Lindsay: That's your website too, right, Ashley?

Ashley: Yes. Thefiscalfemme.com.

Lindsay: Awesome. Thank you, Ashley.

Ashley: Thank you.

Lindsay: All right, my friends, that is my interview with Ashley. I hope you enjoyed it. Now, if your brain is spinning after that episode, you are not alone. This money stuff makes my brain spin as well, I can talk about mind stuff all day long because it's something that I've been able to soak in the past 10 years. When we start adding money to the mix, and investing, and systematic oppression, and budgeting-- Oh my goodness, my mind really just starts to almost feel like I have a headache a little bit, it's just overload. You are not alone there if you feel that way.

I really hope this encouraged you to go get Ashley's book, *The 30-Day Money Cleanse*. You're going to walk through, step by step, week by week, how to start looking at your money in a different way. It really is going to set you up for a way to be successful with your money and to feel like you have enough, to feel like you're spending money on things that matter to you. She even does a values assessment in her book, which is so valuable. That's something I do with my clients down the road. Being able to tie that in with money is something very great. You can, obviously, just go look for the book, *The 30-Day Money Cleanse*, go to her website, the fiscalfemme. I'll also have it in the show notes as well.

That's all I have for you this week, my friend. I hope you enjoyed this episode. Next time on the show, it'll be another solo episode. On that episode, I'm going to be talking about how you can create your dreams with your mindset. I know that may sound corny to say create your dream life, oh my gosh, but I've just been thinking about it more and more, and I'm going to give you some really helpful tips for you to start to program your mind to create what you want. I'll tell you a story about why it's so important that you do that right now.

All right, my friends. Thank you again for listening. If you haven't left a review for the show, please go do that. I feel like I'm having to chop off my fingers just to get people to leave reviews, it's not that hard. If you listen on iTunes, it just takes a few minutes to go and leave a review there. If you don't listen on iTunes, go over to my Facebook page,



Lindsay Preston, leave a review there for the show. I would be so appreciative of that. That's it. All right. I'm going to leave you with my little closing line, and that is, you're only as unstoppable as you believe you can be, so believe in yourself. You got this.