



EPIISODE 68: INVESTING IN YOURSELF WITH DENISE DUFFIELD THOMAS

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/68](https://maggiereyes.com/podcast/68)

Maggie

Hello, everyone. Welcome to the Marriage Life Coach Podcast. Today we have a very special guest. She has been so influential in my own life and how I think about money and I am so grateful and so excited to welcome her to the show.

I have so much to say about her but I want to tell you her official fancy introduction. If I get to be the person on earth who introduces you to her, I am so delighted. And if you already love her work, you're gonna love this episode.

Denise Duffield Thomas is here today and she is the money mentor for a new wave of online entrepreneurs who want to make money and change the world. She helps women charge premium prices, release the fear of money and create first class lives.

And here we talk about having a Five Star Marriage. So what goes better with this Five Star Marriage than a first class life? It's perfect. She has some fabulous books. I highly recommend all of them. Her first book was called Lucky Bitch. Her second book was called Get Rich, Lucky Bitch. And her latest book is called Chillpreneur.

And she gives a fresh and funny roadmap to living a life of abundance. And this is the most important part: without burnout. Her Money Boot Camp Program, which I am a very proud member of, has helped over 6,000 students (I'm one of them) from all over the world. She calls herself a lazy introvert. She's a Hay House author, and an unbusy mother of three. And Denise owns a rose farm and lives by the beach in sunny, beautiful, magnificent Australia. Welcome, Denise.





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Denise Duffield Thomas

Wow, what a nice introduction. Thank you so much, Maggie, I appreciate you having me on.

Maggie

Yeah, I'm so excited. So the topic for today is investing in yourself and thinking about investing yourself in different ways. And I know that you talk about this and think about this. And I was thinking how you must think about this more than most humans because you think about money so much. And so often. Why do you think it's so important for women to upgrade their relationship with money?

Denise Duffield Thomas

Because it's our time. You know, we're at this really critical place, I think on our planet and where we are, where we can feel these structures completely crumbling, you know, and you see people demanding more from our leadership, from our institutions, from each other.

And money is going to play a massive part of this for the improvement of the planet. You know, your country as well as my country, we have a lot of infrastructure that's crumbling, hurt, literally and metaphorically. And yeah.

And you know, I see things happening, like in the schooling system with our children. And money is going to play a massive part of rebuilding and thinking about what we want to rebuild for the future. And women's voices are critical in this -- absolutely critical in it. And I want us to have more than just a voice in that and an opinion. I want us to have economic power around some of those decisions.





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And when more money is in the hands of women, I just -- well, we noticed that statistics have told us -- that we do things differently than the majority of men. And that is: we think about feeding children, we think about educating children. And we think about the institutions that protect women and children and boys and men, of course. But so money is just going to play such a huge part in this next evolution of our planet. And, yeah, we can be part of that finally, you know?

Maggie

I think that we both come at it from different angles, but it's the same thing. Like I think being happy at home is how we change the world. Like when we're happy in our marriages, and we thrive in our marriages.

And it's like, when we have economic power is how we change the world because it's like we make our voices known not just in, in audio, but in actual actions that we can fund and we can pay for. So I think wherever we are and whoever's listening to us right now, it's like wherever we are, we can change the world with the money that we have and the relationships we already have. And Denise and I just want you to have them at the level of thriving. I think that's so important.

Denise Duffield Thomas

Yes. For all. Thriving for all. And that's what can happen. And, you know, people listening sometimes to my work, if they're not an entrepreneur, they're like, "Well, how can I have an impact?"

And it's like, look, women have always had an impact on the finances of a household, even if





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they didn't technically, you know, bring home the bacon. And I think there's conversations that are happening in families now, where couples together are going, "Well hang on. How do we want to contribute to our communities and our families? And how do we want to invest our money in the future?" I know, those conversations are happening all around America, all around Australia, all around the world about how we can make the world a better place.

Not everybody, but enough people, right? And the groundswell is happening. Even just those conversations that people are having, you know, maybe with their older parents sort of shifting and changing the world.

And this is a very exciting time to be alive, I think. I'm incredibly grateful that we're here on this planet at the same time. But also the thing that's cool about this time, Maggie, is that -- go back 20 years ago, how would we have ever met?

Maggie

Impossible, yeah.

Denise Duffield Thomas

Exactly. And so I feel like our mothers, our grandmothers, they had the capacity, creativity, energy, ambition, desire, all of those things, to better their lives, better their relationships, better their communities, but they weren't able to find maybe enough like-minded souls to feel supported in that.

And you know, when I first had my babies, that's when I really got into social media, right? Because I was sitting there and I was like, "I need community around me, but I'm in this little





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room with my baby.” And the fact that we could talk, I mean, this is magical as far as I’m concerned. The fact that I’m in Australia...

Maggie

I’m in Miami.

Denise Duffield Thomas

Oh, you’re in Miami. Oh, beautiful. So very similar, you know, kind of energy because I’m on the east coast of Australia. And I can see the ocean here. But, you know, we’re so lucky that we can connect up and connect our ideas, because that’s super powerful to share that. We share what we know within each other and our knowledge is coming quicker. And our learnings can come quicker because we can connect quicker.

Maggie

Yeah, it’s absolutely magical and amazing to think about. Even this podcast. I recorded it at, you know, my office in Miami at home, and it’s heard all over the world. And it always blows my mind. It’s like, “Oh, it’s in the top 15 in Luxembourg, like, thank you Luxembourg.” Like, it’s just amazing.

Denise Duffield Thomas

And someone there really needed to hear those words. And again, like go back 20, 30 years, how would they have -- how would they be able to hear that, you know? And even if they heard it in a book that they could get, you know. It’s still like, they’d sit there and go, “Okay, cool.” I don’t know.





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Maggie

I think it's so powerful just to also model like, we can live our lives by our values, and we can make a business from what our values are, and help other humans live their life by their values. It's so powerful to just have a real life example of that. And for so many years, you've been that example for me, so I'm just gonna fan girl the whole interview. Just so you know, just so you can prepare.

Denise Duffield Thomas

Oh, I love it. Well, that's the thing, right? If you weren't born into this, into this world, like and same with me, I would have been a teacher. I would have been a school teacher in my town, or I can guess you probably would have as well.

Maggie

Yeah. Before I did this, I was the training director. I used to train lawyers. And I always think it's like herding cats. When you say training lawyers, that's really what it was like, but yes, I would have been a teacher as well.

Denise Duffield Thomas

Yes. 100%. And all those girls who were told they would talk too much in class. Now we're a podcast.

Maggie

Yes. I was called chatterbox and motor mouth by my high school teacher, one of my high school teachers so yes, I always get a kick out of making money from talking. It's like yes, this is what I was born to do.





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So one of my favorite concepts that you teach is the first class life. When I first heard you say that it really landed for me. And I remember when I did your program, years ago, I did like every worksheet, every video. It was one of those programs where it literally changed me to be exposed to your thinking, to be exposed to the high quality of questions that you asked was so incredibly powerful, and I highly recommend it.

And you talk about living a first class life and I talk about living a Five Star Marriage. I used to work in the hospitality industry. So I always think, you know, don't be in a motel marriage with scratchy sheets and cold showers.

Go to the Ritz Carlton. Go to the St. Regis. Like imagine if your marriage was like your sanctuary, and it was like it felt that way. What could that be like? And I always think of that as a parallel for thriving. And I know that you do as well.

Tell us a little bit. When you talk about living a first class life in relationship to your money and how you think about money. Just tell us a little bit about why living in first class life is so important that you've made that such a cornerstone of your work.

Denise Duffield Thomas

Well, first of all, I love your relationship stuff of the Five Star Marriage. I just think that is so easy for people to understand. And I think -- when I started talking about first class life, I was like everyone understands, you know, how Economy Class feels compared to what we either have experienced as first class or imagine it and, and looking into it from a marketing perspective as well.





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It's funny how deliberately they create those different classes, right? Like they -- that's a choice to choose the toilet paper in a different classes, or the soap, whatever. It's a real choice. But what I realized too, when it comes to money, and how we all want to feel is class distinctions these days aren't so cut and dry, because we've reached a point where we can all create what feels first class for ourselves.

And especially when you look at like the 80s and 90s, I think wealth was very flashy. And it was very visually apparent. What we saw as wealth in TV and movies -- it was big hair, pearls, big jewelry, shoulder pads, like designer, and that's what wealth was. And now I live in a town where you cannot tell who's wealthy.

Because we're a beach town. I don't know if it's the same in Miami, because I've been in Miami. And it's very, it's very cool and flashy. But like I live in this town where you can be on the beach with somebody and someone is wearing flip flops and board shorts, and actually probably driving a pretty average car because they've got dogs and sand and a surfboard in the back.

And so you can't tell who's -- you can't tell by visually looking at someone. But even nowadays, even people's values, often. You know, you can be very wealthy and choose to live in a tiny house as a choice. Yeah, and so I think where we get to -- I'd love for everyone to get to a point where they have enough money to be, do, and have, and design how they would like to live.

And so when we talk about the different classes in boot camp, it's not about upgrading to the best and most expensive, it's about stripping away the layers and living according to your values. And it's so much easier to do that when you have money.





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You know, like when you think of -- sometimes we think, "Oh god, you know, rich people hate the environment," or, "Rich people really suck around the environment." Well, cool. Well, you can live more -- if that's really important to you -- the more money you have, the more you can choose to live life in alignment with those values. Because when you poor, you don't have the choice.

Maggie

Exactly. And I think both of us are so committed to giving women more choices -- first mentally, and then physically in the actual day to day of their life. And inviting you to think, even if I'm in a situation right now where it doesn't look like I have a lot of choices, what is the smallest choice available to me right now?

Whether it's choosing your underwear, choosing recycling versus not recycling, reusing your bottle of water. That is a choice I can make right now no matter what the material wealth I have is. And one of my favorite things that you taught me was to look around your life and notice how wealthy you already are.

So I remember you did a video or something where you said, no matter how much money I would have, I still have this iPhone, right? And I remember thinking, "Yeah, no matter how much money I had, I'd still have the same phone or the same laptop. Like it wouldn't make a difference."

And it opened my eyes to how wealthy I already was with the things that were just in my life today. And I think that is so powerful. And I just want to ask you about that. But I also want to say thank you for teaching me that lesson.





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Denise Duffield Thomas

Yeah, well, and it's a really tricky thing, right? Because, you know, poverty is a real thing. And it's really hard to get out of it. And it's really hard to feel good when you're in that space. And so, you know, I don't want anyone to think we're not acknowledging that.

And talking to the reality of that and, but I can see now like my mom -- I financially support my mom, which is part of my first class life. And that helps me sleep at night to make sure that my mom's okay. But my mom has so many ingrained habits from her being, you know, a poor single mom. She had me at 17 she never had any money.

And I'll see her do something... Like we'll go to the shopping center that has three hours free parking. And we might be there for like -- we know we're going to be there for the whole day. So she's like, well, let's go park like blocks and blocks away and walk, so we don't have to pay for the parking. And I was just like, "Mom, that's not how I live my life. Like, I'll just pay for the parking."

And she lives with us on and off. But she also goes and travels in an RV. But when she comes to us, occasionally she'll go, "I'll cook dinner," and I'll go, "Great." And she'll go buy one onion, one carrot, because that's how she had to live when I was a little kid, right? She would never go buy a whole bag of carrots, a whole bag of onions.

And so it's looking at what our ingrained behaviors are, and what can we upgrade with the resources we have available to us right now? Because I'm not an advocate of spending money that you don't have to fake it till you make it. That's a recipe for disaster. And I'm sure you've





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seen it in relationships too, where that can cause a lot of problems.

But it's like, what would make you feel abundant with what you've got in your life right now? And so for a lot of people that starts with free things in their life. So it could be, yeah, as you said, using what you have, like, using your nice underwear that you're saving for this, or the tea cup that you're saving for this. And I'm a big thrifter so I love going to these, you know, to thrift stores, but I'll see the most beautiful things, and they've never been taken out of the box.

Maggie

Yes. It's amazing.

Denise Duffield Thomas

That, that day never came. That special day never came to that person. So if you can start with what you've got, that's going to actually give you a little bit more bandwidth and a little bit more energy. And then you do the things that you can afford. So even if it's just like, you know what I will pay for that.

I will pay for the parking because that is going to make me feel better to arrive somewhere not sweaty and feeling bad. Or get the Uber. You know, little things like that, that might only cost \$10 or \$15 each time. But you do it judiciously with what you've got to, you know, to increase your mental bandwidth.

And especially for moms, for women, our bandwidth gets taken away in a million different ways every day. So look at what -- and I reverse engineer it -- I go, "What annoys me every single day?" And that's the thing I upgrade. I don't even go for the pleasure thing.





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And I think that's probably because I'm a Virgo. Like Virgos -- we have grim pleasures. We're not like Leo's where it's like pleasure for the sake of pleasure...

Maggie

I'm a Leo. Yes.

Denise Duffield Thomas

Yeah, there you go. Right, you understand? And so a Leo's like, "What's the most pleasurable thing?" And Virgo's like, you know, "How can I make stacking the dishwasher less annoying?" And we get pleasure out of that. And so I always look at: what everyday is annoying me? And you know what was annoying me every single day? Having fights over headphones.

And so I have a pair of headphones that live in my office. It doesn't live in my handbag. It doesn't get passed around because it will get stolen by somebody. And so that was a massive upgrade for me to go, I'm gonna buy -- and the stuff that it brought up to me, it wasn't even the cost. It was like, am I allowed to make my life convenient for me? Is that okay?

Maggie

That is awesome. That is so important. And it's like permission granted. Everyone listening to us now, think about the thing that just -- that little thing that annoys you every day -- and if it's something that is within your ability to do, permission to do it, right? We want to check our ability first and then permission to do it. But it's so important.

Denise Duffield Thomas





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And for some people, it's a little little thing. It could be like the potholder that you use -- you burn your hand every day. That creates a daily energy suck for you. And then you upgrade. So you go annoying, and then you go, "Oh, hang on. What would then bring me pleasure?"

Whereas you other people can go the other way. So I'm not saying there's one way to do it. You might go, "What's going to bring me maximum pleasure?" Because sometimes people don't see the little annoying things and so it doesn't bother them. But it's like, I just want to bring more pleasure and enjoyment into my life. And so then that you would go the other way around.

Maggie

I ask this question all the time of my clients and they'll laugh when they hear me say it, is I asked, "What would feel most nourishing to you?" So just like you said, I start in the opposite place. And sometimes they're like, "I don't know what would feel nourishing. I haven't asked myself what feels nourishing in the longest time." And then I say okay, "What annoys you? That'll give us a clue for how to get there." So good.

Denise Duffield Thomas

It's totally personality driven. But what I find is that some things are more symbolic than others. And regardless of the cost, okay? So a great example for me is that I grew up seeing my grandmother reuse tea bags a lot. And so I just reused tea bags, you know, just, you know.

And so I remember in my like, maybe mid-late 20s, I made this decision that I was going to have a fresh tea bag every single time. And it felt like, "Oh my God, is this okay?" And so cool, I've been using fresh tea bags for years and years and years.





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This year. Okay, so this year -- I drink out of massive big mugs. And I remember thinking, "You know what? I'm going to start using two tea bags." And the stuff that it brought up for me -- and so I don't mind saying I'm a multimillionaire now -- but it took me, so say it was like when I was 30, it took me 10 years of, "It's okay to have a fresh tea bag, Denise," to go, "Actually, what I really need two tea bags."

And so first of all, I said to my hubby, and my mom makes me tea, and we make each other tea all day long. But I said, "Can you put two tea bags in?" My husband and my mom, both who work in my business, and so like, come on, guys. I've created a lot of abundance for us collectively. Both of them went, "Two tea bags? Who do you think you are, the queen?"

And it brought up so much stuff for me. I was like, "Oh my God, am I allowed to have two tea bags?" And I had to go away and really sit with it for a little bit. And I actually googled how much -- because we buy my Earl Gray in like 100 tea bags, because I go through it so much -- and I like literally went and calculated the cost of a tea bag, so I could go back and go, "Guys I'm allowed to have two tea bags."

Maggie

It costs like 12 cents. I'm allowed. Or whatever. Yes, yes.

Denise Duffield Thomas

Yes. And so it's not even about the money sometimes. It's the symbolism of what we think we're allowed to have. And everyone's gonna have their own version of that, right? Even like, I lived in London for 10 years, and I was so cold and miserable the whole time. And I never bought an electric blanket. Because I just thought -- I was just in this place of like, you kind of have to





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suffer and make do. And it's not okay.

And like even now sometimes with putting the air conditioning on. And maybe this is growing up in the 90s where, I don't know, using the air conditioner, using the AC was just like, "Who do you think we are, millionaires?" You know, and I'm now like, "I am a millionaire." And I'm still like, "Oh, am I really hot enough? Am I really cold to justify?"

So it's like increasing our tolerance for pleasure, not for pain and suffering, might be the thing that brings up things for people, you know. So it's, we've all got our own lessons around that. And I think what I love about my job is everyone's got different personalities. And I just love digging into what our own little quirks are around stuff like that.

Maggie

I'm gonna tell you the thing, the simplest thing that makes me feel the richest. This is a true story. It's my butter knife. So when I was growing up, I also grew up with a single mom, and we had, you know, there was a time in my life, I had one pair of shoes, so I take nothing for granted. I'm that person that takes nothing for granted.

Now I use my fancy plates. Like I'm that person that says, "These plates are meant to be used," and I use them. But when we got married 13 years ago, 14 years ago this year, we had one of those nice settings with all the fork and the knife and other things.

And it had a butter knife. And I'm like, wait a minute, I own a knife whose exclusive purpose is to spread butter. And every morning, whenever I use it, I'm like, "I am a rich woman. Because I have this knife whose exclusive purpose is just to spread butter."





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Denise Duffield Thomas

Wow, that is so.... gosh, that brings up a lot of stuff. I think that's so beautiful. And even just that gratitude that you have is so beautiful. I tell you, on that one pair of shoes thing, this took me a while to get over too because -- like especially for school, we wear school uniforms in Australia, and so we have to wear black black school shoes.

And it's like, yeah, you get one pair for the whole year. And so I got to a point where I was like, I'm allowed to have more than one type of thing. You know, I'm allowed to have more than one beige bra. Because I remember I wanted to buy like, not just the normal beige bra, but like one that was really low cut for this particular dress and I was like, "But you're only allowed to have one black bra, one beige bra, one pair of jeans, one pair of black shoes, like you're not allowed to have multiples of things."

And yeah, I think that's an interesting lesson sometimes. It's like no, no, you are allowed to have multiple things. But, and not being wasteful, but it's okay to have the exact thing -- like a butter knife...

Maggie

Yes, the exact thing that you want to use. Yes, that's so incredible and so important. And I think one of the things that's sort of a theme of our conversation today is just permission. And one of the things that I see -- so I work with a lot of clients who are business owners, and then a lot of professional women with advanced degrees, high achievers in their career.

And they work with me on their marriage, just like I worked with you on my money mindset. And





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it's not a concrete thing, right? It's not like, "Oh, my money mindset will improve, and I will make money," but it's not the direct thing that tomorrow is gonna get me a promotion.

And I just think it's important to talk about making that decision to invest in yourself, whether it's your money mindset, or something else that calls to you -- the rose farm -- like something that just calls to your heart and makes your heart sing. Why do you think it's important for women to practice investing in themselves in whatever it looks like? I'd love to hear your thoughts about that.

Denise Duffield Thomas

Yeah, gosh. I think again, everyone has to examine their own relationships around that. My mom still talks about the fact that her baby sister got to go to private school, and she didn't. You know, because her baby sister was the last one and their family was doing better by then. And my mom still has this resentment around that she's not allowed to have -- she's not worth investing in. I think that's her thing.

And so there's something there for all of us about, like, what is our relationship around that, around our worth, our worthiness to be invested in by other people, and realizing now that we can, you know, we can choose that. And all -- I sometimes think, too, around this idea of investing in mindset can feel very strange to some people. And even the work that I do, I still don't understand how it works.

Every month, when we go, you know, we do our monthly calls for Money Boot Camp. And we'll talk about something so random. You know, like, so last month, we talked about weddings. The month before we talked about allowance, pocket money. And I remember thinking, "This is going





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to be five minutes in the agenda.”

And by the end of the 90 minutes, I went, “We could do a whole three day seminar on the lessons around getting or not getting an allowance.” And so we don’t know what we don’t know, sometimes. And I’ll even have at the start of the call people go, “Oh, I don’t want to talk about this topic. We talked about weddings last time.” And some people were like, “I don’t want to talk about this topic.”

So I just say, “Just stick around. And you know, you never know.” And by the end of the 90 minutes, sometimes people have gone, “This is why I can’t make money in my business. Because of this one thing I learned about weddings 30 years ago, and it’s just unlocked all this stuff.” And we are very, you know, we’re complex creatures. We have stories, we have entanglements around our stories. And when we invest in that stuff, it does change us.

Maggie

In ways we can’t anticipate sometimes.

Denise Duffield Thomas

Exactly.

Maggie

For sure. I remember doing Money Boot Camp, and I remember just thinking, “Oh, I could have a first class life.” Like, that’s possible for me. And just I didn’t even know really, at that time, I don’t think I even knew what that fully even looked like. But I just thought well, let me figure that out. What does that look like for me? Right?





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Denise Duffield Thomas

Absolutely. And it's crazy seeing people's journeys around these. So someone this weekend in Boot Camp shared that she bought a golf course.

Maggie

A golf course. An actual golf course?

Denise Duffield Thomas

It used to be a golf course in like New Brunswick or something. A 70 acre golf course. And so I'm like, wow, sometimes we have to invest in being in circles with other people who have a dream to buy a golf course like or to...

And because, again, our grandmothers didn't have that luxury to see examples of other people and see examples of people who look like us, and who don't look like us. And to see people who are younger or older than us, skinnier, fatter than us -- because that's a story, too, of like, "I'm not the right weight for success, or I'm not the right weight for a relationship," or whatever it is.

And so we have to invest in whatever is going to upgrade our ability to dream for ourselves. And, you know, I do have a degree, but I just think we just live in a world now where it's like -- again, there's no rules about where you have to invest in your own education. You can do what you want.

Maggie

So as we continue the interview, I have a couple more questions for Denise. But I know that she





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has a very planned life. I want to just check in with her. Is she okay with answering a couple more questions, or does she have to run before we wrap up? So I think she, she's muted, you're muted.

Denise Duffield Thomas

I've got 10 more minutes, because I've actually got a session with my kinesiologists today to work on some of my blocks about one of my projects that's coming up. So yeah.

Maggie

Perfect. So we'll definitely wrap up in 10 minutes. And here's something I love that Denise said, is she said she's working through her own blocks. And she's talked about this for years. I've been, you know, following her and her community for years, and I talked about this on the podcast, too.

Just because we teach this for a living, or just because we think about this more than most people doesn't mean we don't have our own -- whether it's a money block, whether it's an emotional block and something in a relationship -- like we're constantly cultivating our own awareness around where our blocks are.

And so I wanted to ask you, since you've seen so many money blocks over the years, and one of the things that I talk about a lot is cultivating team in a marriage. Being a team, working together towards one goal as one. What is one money block that comes to mind that you've seen in a relationship? And what is one suggestion or idea to help overcome that block?

Denise Duffield Thomas





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Yeah, well, that's something we say to each other a lot. We say, "Same team. Time out. Same team." I know myself, one thing that I'm constantly working through, because I'm not an expert in relationships, and I still am amazed that I'm in this amazing relationship, really, is: I have to work on this thing of like, I have to do it all myself. And I'm alone, and nobody will help me.

And I just think it's such a big learning curve for me all the time, because I have a husband who is incredibly supportive, like really affectionate sometimes to the point of like, smothering affection. Because we'll go somewhere, and he'll just be looking at me, like, I love you. And I'm always just like, I'm like, a cat, he's a dog.

He's just like, I love you so much. And I'm just like, "Why are you touching me?" And so I can see, there's so many edges there around, you know, the stuff that I teach. I'm like a total novice in this other area, you know, because I'm constantly teaching them: you deserve it, you're worthy, upgrade, expand your capacity for pleasure and enjoyment and all that kinda stuff, and I have to learn that in my relationship.

And so I think, something that we always say -- so we say, "same team," and we say, "learn and grow." Learn and grow. Learn and grow, yeah, because we've been together since we were quite young. And so at the start, we had -- there's so many lessons just about coming together as a couple.

And you know, and now we've had three kids, and we work together, we, you know, we're building this life together. And we're still learning and growing. And being together, I think, 17, 18 years, something like that. And we're just like, learn and grow, and learn and grow, and learn and grow.





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Maggie

Yeah, I think that's so powerful for all of us to just remember, we're always learning and growing. And that's a good thing. Because like, otherwise we'd be dead. Like, we will be learning and growing until we die or we emotionally die. Or we have a death of a relationship. Like learning and growing, it just means we're alive. Just beautiful.

Okay, the last last question so you're on time for your next appointment is: I always end our interviews with a question from The Questions for Couples Journal, which I'm very proud to say is available in Australia. So if you see it, that's me. Read it.

Denise Duffield Thomas

Oh, my gosh, I will look out for it.

Maggie

And here's a question related to money. I was like, let me find a money question for Denise. So what is a good habit that you like to practice when it comes to managing your money wisely? Something that you really live by?

Denise Duffield Thomas

Yeah, I'm just a big believer in just paying attention in whatever way you can. So I spent my 20s not opening my credit card statement, because I just didn't want to look at it. And so now I know that I'm, I have to automate things. And like we have bookkeepers, and they send us monthly reports.





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And it's just being just noticing -- like, just being aware. You know, we have quarterly meetings with our accountant because I would hate to get to the end of the year and have a surprise tax bill. So it's, it's the attention, I think is key and you're going to miss things and you don't have to be perfect with it.

But it's just just -- pay attention and examine what comes up for you because I remember thinking, "I'll let the men pay attention to the money." And then I saw things happen with some of my friends where they didn't realize they were in debt, or, you know, they would separate and they had to pay attention to things for the first time in their lives. And so yeah, just the paying attention is super key.

Maggie

I love that because in a relationship, anything you want to be in relationship with -- whether it's your marriage, your money, your health -- the first thing you do to cultivate that relationship is give it your attention. Always, every time.

Thank you so much for being here. Tell everyone the best ways to find you, keep in touch with you, all the things.

Denise Duffield Thomas

So I'm super easy to find. My website is [Denisedt.com](https://denisedt.com). And that's also my social handles everywhere. So I'm on Facebook, Instagram, Twitter, everything @denisedt. I would probably say I hangout on Instagram the most these days and so I love getting DMs.

I love when people like screenshot you know, like the podcast thing and tell a juicy "aha"





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because I feel like my DM box is sometimes this confessional where people tell their little money story and I'm always just so fascinated to hear that. So please reach out. I want to hear an "aha" that you had from from this wonderful interview from me and Maggie.

Maggie

I love it. I want to thank you so much. Not just for saying yes to being on the show, but for the money mentorship that you have given me all of these years. I am so grateful that you followed your dreams so that you can help me live mine. Thank you, Denise.

