



EPISODE 93: CREATING A HEALTHY RELATIONSHIP WITH MONEY WITH TAMARA LEE

THE MARRIAGE LIFE COACH PODCAST | SEE SHOWNOTES AT: [MAGGIEREYES.COM/PODCAST/93](https://maggiereyes.com/podcast/93)

Tamara Lee:
I might sing.

Maggie Reyes:

Hello everyone. You just heard Tamara say, "I might sing." She's my guest for today, and this is how we're going to roll today. So everyone just be prepared. So my friend, colleague, former client, money expert, Tamara Lee, is here to talk to us about feeling safe with money, about working through our money fears. And I'm so excited to have her on.

She's amazing. You're going to love her. She might sing, we don't know what's going to happen. But we're going to talk about feeling safe around money and why we don't and how we manage all of those things. So Tamara and I met when I was doing my certification with Layla Martin for Sex, Love & Relationship Coaching and so was she. And we were together in a pod, like an accountability pod that we had for part of our training.

So it was, was it divine order? Was it chance? That we don't know, but here we are. So we've known each other since 2018 and we just started as colleagues and became fast friends. And then for a long time I did Leadership Development Coaching and general Life Coaching along with Marriage Coaching, and Tamara was one of my clients and is wonderful human that I got to Coach which I'm so proud of and so excited for. And now I asked her to come on and talk to us about money. So welcome Tamara Lee.

Tamara Lee:

Oh my God. I'm so excited to be here with you Maggie Reyes. I can't even tell you. Oh.





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Maggie Reyes:
She might sing. I can't wait.

Tamara Lee:
I might sing.

Maggie Reyes:
Yeah. So you did this training in sex, love and relationship, but you took it really to money. And I happen to know, because I know your backstory that you worked for almost a decade, helping empower women in their money issues. So tell us a little bit about the work you did before you were a Coach and then we can dive into today.

Tamara Lee:
Yeah. No. So really for the last 10 years I was working at a Consumer Credit Counseling Service which by the way, they're all across the country. If anybody ever wants free help services with budgeting, they're everywhere. So I'm just letting you know that it's not just in one spot.

But I worked there and I was a women's empowerment coordinator. So I facilitated groups, conversations, money clubs with other women who were truly looking to shift and change the dynamic of their money life, whether that was through how they made a budget, how their credit was, whether they were bankrupt, whether they wanted to become a homeowner.

And so what I kind of found across the board was truly like women come together and are beautiful together in a space like that. And their confidence is really what needed to be built





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up. So being seen and feeling safe in a space where it was only women talking to women really allowed them to shine.

Maggie Reyes:

That's awesome. And then you took that. So that was a credit counseling like nonprofit, to serve the community kind of thing. So if I went to Google and I put credit counseling and I put my city, is that how I would find the ones that are all over the country? How would find that?

Tamara Lee:

Great question. So actually, if you go to NFCC.org, and I believe they used to have it, where if you scroll to the bottom, that's exactly what you could do. You could put in your service area and it would populate those that are around you.

Maggie Reyes:

Okay. So we're definitely going to put the link to that in the show notes. And what does NFCC stand for?

Tamara Lee:

National Foundation of Credit Counselors.

Maggie Reyes:

National Foundation of Credit Counselors. I literally did not know that that existed.

Tamara Lee:





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Mm-hmm (affirmative).

Maggie Reyes:

My 21 year old self that had all kinds of credit issues would've loved to know that she could have gotten help. Before she made all the compound interest mistakes that she made back in the day. Okay, so I love that for everyone. We're definitely going to link to that in the show notes. So you worked for one of the local branches, right?

Tamara Lee:

Yeah, correct.

Maggie Reyes:

Of that network.

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

And now tell us a little bit about how you help people with money now. Because it's a little bit different. It's not just credit counseling. It's really your next level of evolution if you want to get a raise or make more money in revenue in your business, if you have a business, it's a different thing. Tell us a little bit about that.

Tamara Lee:





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Yeah. So I mean, really at the heart of the matter is we're going to dig into the disempowering money beliefs, and here's the fun part about that. Sometimes we don't even know what they are and that's what we do in Coaching is we begin to get really clear on where is it that you want to go.

Oh, I want to have a promotion. I want to make more money in my business. And then what we do is we dig in, find out who inside of you, isn't on board with that and why, and what do they need? And again, pieces like not feeling safe, not feeling sufficient, not having the confidence. All those underpins is what we really get to dig into Coaching one on one.

Maggie Reyes:

I love that so much. And I've been talking recently with several of my friends where we are very fortunate that we have become prosperous people. So I was a person who grew up with a single mom. I wasn't always as prosperous as I am now. And yet the feeling of safety growing around having more money just for our growth. It's not necessarily to get by.

To me, I've definitely had a pattern in my younger years of striving and struggling. And it's almost like my nervous system doesn't recognize what it's like to not be in that state. So I've had the conversation with my Coaching colleagues and friends around, oh yeah, it's okay for us to have more.

And for whatever reason, whether it's more to be altruistic and give to charities and support more of the world we want to create, whether it's more to enjoy some luxury that feels delicious and decadent to us, like we could have more for any reason as long as we like our reason, that's





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the only thing that matters, is what I'm always talking about on the show.

But I think that sometimes we don't notice those subtle sort of money fears that come into place. Is there a money fear that you see come up very often. Is there a particular money fear that just always, there's one or two that is just every time?

Tamara Lee:

I mean, it really does come down in some way, shape or form to what we were discussing before, which is safety. So that could come in. I don't feel confident enough. I'm too messy around money. I don't even know what to do. I don't trust myself with money. I might make money and then it might get taken away.

Maggie Reyes:

Mm-hmm (affirmative). Yeah. So you were mentioning, as we were preparing for the show that fear can sometimes show up as underspending, overspending and it's slightly different, but it's still the same fear. So it's kind of like, I remember somebody who didn't want to pay taxes.

They're like, "No, I'm not going to make any more money because then I'd go on a different tax bracket." And to me that was so illogic. I was like, "Oh, I love paying taxes. I can't wait to pay more taxes." That means I'm making so much money, charge me, right. And it's all the way we choose to think about it. The perspective we choose to have around it. So tell us about underspending. You said hoarding.

Tamara Lee:





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That's a good one.

Maggie Reyes:
Yeah. Tell us about that.

Tamara Lee:
Yeah. So I've had several instances working with women around this. And my first instance was actually years ago when I actually sat in on a counseling session at the nonprofit I worked for just to witness and watch what a counseling session look like. And this particular woman made a good amount of money.

And when we looked at her assets, which she had in her 401(k), in her retirement, in her savings account, it was a huge number. I mean, huge. And yet her biggest concern and the reason she came into counseling was because she wanted to learn how to save more. And that was the first time I got to really see it live.

It wasn't about the number in the bank. It was that she couldn't do it enough to save enough. And it didn't matter what her number was. You could tell in the session, she did not feel safe with her money life. And so all she was going to do was sock it away, sock it away.

Maggie Reyes:
Yeah. And then she's underspending in the sense that she's hoarding money, putting it into savings and she may not be enjoying the day to day of her life or thinking about things that might be meaningful to her or to her family or friends or things like that because of this fear that





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sort of running the show in that way.

One of mine was I don't know how... You tell me how you would describe it, but I used to not look at my money, like avoidance, right. I was so scared to see what was there that then it felt like not looking at it was the way to go at that time, right.

And I work with a Business Coach named Stacy Beaman. I love her so much. I mentioned her on the podcast often. And one of her things is we have to look at our money every month. If we're in a meeting and we're in a meeting, whether a business meeting or a mastermind and she calls on us, we need to know our numbers.

Tamara Lee:
Mm-hmm (affirmative).

Maggie Reyes:
Like we have to be prepared at any moment to report whatever our numbers may be. And I have found that that has been such a healing practice to just be with the number, whatever the number is, right.

Tamara Lee:
Mm-hmm (affirmative). Yeah. So that's another really beautiful part because I call it the push away. And when I'm teaching a class, I'll actually push my arm out. So here's the thing, the way we treat any relationship in our life is going to determine how successful it is or isn't.





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So if I have a successful relationship with my girlfriends, it's probably because I truly nurture that relationship with them. I love them. I spend time with them. We have fun together. We talk about our stuff. That is going to thrive.

And on the flip side, money is a relationship with us like any other. And so what I'll see time and time again and have is what you just said. So I'm going to push it away. I don't want to look at it. I'm afraid of what I'm going to see. And so I say, how is that relationship going to work? How are you doing there? If all you're doing is pushing it away and pretending it's not there and ignoring it and avoiding it and shaming it.

So we have some work to do. So really how do you face your money? How do you really allow yourself to be with your money? The feelings are going to happen. We're not saying that they are not going to happen, but let's just baby step in, let's practice facing our money, being with our money.

Maggie Reyes:

I love that so much. And I started thinking about this whole podcast is about having a thriving relationship with yourself and then with your partner and what would a thriving relationship with money look like? And I started thinking about it through the lens of Soul Centered Communication.

So in Soul Centered Communication, we'll link to the full episode on that in the show notes, but it's like we are solution focused. So if I was solution focused with my money, what do I want to create with my money? What is the result that I want to have with my money? We're





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openharted. So am I being openhearted with my money? Am I being closed hearted with my money.

Tamara Lee:
Mm-hmm (affirmative).

Maggie Reyes:
I just had a moment when you were saying that it's like, Ooh, then am I being uncomplicated with my money? Or am I really over complicating my money? So one of the things that I did when I got savvy about my money and I was cleaning up my whole credit situation, because I'm definitely the other group that was overspending instead of under spending, which we're going to talk about next.

And one of the things that I did was I simplified my money and I have one card. I have one card, one bill I pay. And I have like one for my business and I have one for my personal. And it's very simple. I have a very simple, I don't have to look at 50 different statements and different rates and different fees and to keep different track of different expiration dates.

I consolidated everything to one card. So if I'm looking at it through the lens of soul-centered communication, I'm solution focused, what do I want to create with my money? I'm open hearted, right? Or am I being closed hearted this time? Then uncomplicated.

So everyone listening right now think about, is there any place in your money life that you could uncomplicate as a result of listening to this episode today. And then the "L" of soul centered





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communication is loving. Am I loving towards myself and the other person, am I loving towards myself and my money? If I loved my money, how would I treat it with loving care? Right. I wouldn't overspend, I wouldn't underspend, I wouldn't under earn, if I'm underearning.

Tamara Lee:
Mm-hmm (affirmative).

Maggie Reyes:
I think it's such an interesting lens to think about what is my relationship with my money. And then the centered part of Soul Centered Communication is: am I coming on my money with fight or flight or freeze, or am I coming from a calm and centered place?

And if I'm not, because I know some of us listening to this podcast, we're going to be like, "Listen, lady, I am not calm about money right now." Right. We're in the middle of global pandemic. It's like, okay, I get it. And what would you need in order to feel calm, to look at any decisions you need to make and look at whatever your next steps are and anything around that, right.

That's the type of question that will take you... You could listen to this episode today and you could have a completely different money future if you just went through that idea of what would it take from you to feel calm?

What needs to happen? Do I need to ask for a raise? Do I need to look for another job? Do I need to add a revenue stream to my business? What are the different things that come up around that? So thank you for that, because that idea of being in relationship with money is how





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do I communicate with my money? Well, I want to do it Soul Centered Communication style. Because I already know that works for relationships with humans. So it's going to be great with money.

Tamara Lee:

Well, I got to a pitch on an author right now, as you've said the word soul so many times. So one of the best books about safety and sufficiency is Lynne Twist's book, *The Soul of Money*, and then it's by my bed stand. And it's one of those books that you dip into. You read a couple of pages, you take what you need and you leave.

But I mean, it really does explain so well that, I mean, money is energy and it can flow in, and rush in, and gash in. It can trickle in. Is our value system being utilized with how we choose to spend money and are those two pieces equal.

And so I'll kind of run a spending plan with a client and I can see in their spending plan so well what their value system is, and what's really important to them. And what I see time and time again is wanting to feel safe. Yeah. And you can see it in how they're choosing to spend.

Maggie Reyes:

And what we can also see is... On this podcast, I talk a lot about how our thoughts influence our feelings and our actions and the outcomes and results we create in our lives. And when we want to create safety through having a certain number in the bank, then if that number fluctuates, suddenly our safety is gone.





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Tamara Lee:
Mm-hmm (affirmative).

Maggie Reyes:
But if we realize that we can create safety through the perspectives we hold, the mindsets we adopt about money, through the thoughts that we think, I can always make more money. I can always find what I need. People will help me. I can always find help, right?

Tamara Lee:
Mm-hmm (affirmative).

Maggie Reyes:
If we adopt that set of mindsets, then the number can fluctuate, but our safety will not fluctuate. Our sense of safety will remain the same. What are your thoughts about that, Tamara?

Tamara Lee:
Yeah, no, it really is about... So we'll come back facing money. And so what you just described is another way of facing money. So we learn so much somatic work in our work with Layla that a lot of times I'll use that with my clients and will actually just like, how can I find safety in the body in this moment, by stroking my hair?

How can I find it by having some pleasure around me. Like right now I have this little comforter wrapped around me that feels really soft and safe to me. And so it really is nurturing that kinesthetic, that feeling of what is safe, how do I cultivate safety around me in all those different





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ways, whether it's in my brain through mindset work, whether it's through tactile touching, whether it's through movement, dance, my space, how can I create sufficiency around me?

And so in those Coaching relationships, that's what we do is we really cultivate, we amp up. How can we create safety? What are all the different ways that work for this particular client that may or may not work for the other client? It's going to be very specific.

Maggie Reyes:

I love the way you said that we connect with, can I feel it by touching my hair? Can I touch my face? And then she rubbed her face, everyone who's listening. Can I hold maybe my hand, can I hug myself? Can I feel the fabric that's against me, whatever I'm wearing right now, right?

So it's like, instead of looking to create safety at some far future outside of us in a number in a bank account in Xs and Os digits and zeros and ones, not Xs and Os, of course not Xs and Os, zeros and ones, right, in a bank account. It's like, oh, what is the safety that is present for me right now? The chair that I'm sitting in.

Tamara Lee:

Yeah.

Maggie Reyes:

The room that's around me, the ground beneath my feet. Can I feel that myself anchored in the present moment safety and if we all sort of take a moment to pause and think the present moment, in this moment, if you're listening to this podcast and this moment you are safe.





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Tamara Lee:

Yes.

Maggie Reyes:

Because if you're doing something else, you wouldn't be listening to this podcast in this moment. So in this moment you have enough air to breathe.

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

The ground beneath you to hold you. Whether it's ground that you're walking, running on, running errands on, washing the dishes, whatever it is you're doing, sitting with whatever that may be. In this moment, you are safe.

Tamara Lee:

Yep.

Maggie Reyes:

And when you can cultivate present moment awareness of that safety, then you can bring that sense of safety to dealing with your money.

Tamara Lee:

Exactly. Yes.





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Maggie Reyes:
I love that so much.

Tamara Lee:
And that's a practice. Oh, for all of us, for me. I mean, it is a constant practice. Right now I have written on my board. I have everything I need right here in this moment. I'm a Money Coach and I'm a human with a human brain. So I need the reminding, just like we all need the reminding that in this moment I have everything I need.

Maggie Reyes:
I love that you said, I have this on my board. I'm a Money Coach. This is literally what I Coach on. And I remind myself every day. I think one of the things I love to take a stand for is we're all human. And I teach some things that are useful, but I also have to follow my own teachings, right.

I am not on some pedestal. You are not on some pedestal because you're a Coach. We are humans having a human experience. And we use these tools. They're really useful for us. And this is why we are so passionate about sharing them with other people.

Tamara Lee:
Yeah.

Maggie Reyes:
I love normalizing that. Okay. Overspending, somebody is going to take my money, so I have to





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spend it fast. Tell me about that.

Tamara Lee:

Yeah. I have literally just Coached on this same thing and we dove into what does that actually look like? Why does that happen? And one of the things you and I were talking about beforehand was what was modeled for us as children, as far as what did we see our parents do? And sometimes they have two very conflicting money stories.

So as a child, we might have seen one parent be an over-spender, and we might have seen one parent be an under-spender. And so that overspending kind of frenetic energy of, I got to spend it because I don't know if it's going to be around, right. So I got to just get rid of it now because this could be the last I ever make in my life. So I'm just going to buy, buy, buy, consume, consume, consume.

And then when it's all done, I'm going to have this kind of big spending hangover. And so that's the one we see more so than that under-spender because everybody's like, "Oh, you're an under-spender. You got it figured out uh-uh (negative)." The emotions with both of them are exactly the same. There's some type of fear, some type of scarcity, unsafe. It just projects itself differently.

Maggie Reyes:

I love that you make that distinction that we can be overspending or underspending, but underlying that the fear that we have is the same. It's just a different flavor of the same fear.





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Tamara Lee:
Yeah.

Maggie Reyes:

And you compound that if you're in an intimate relationship with another human and I think, spenders marry savers, one of the examples I give all the time, how can we meet in the middle? I have Coached so many people in so many different scenarios, Democrats marry Republicans.

I'm here to tell you, you can make it work. You can do it. Keep listening to the podcast. You're on your way. But it's like our money fears meet our partners money fears. And then where do we go? And then what do we do?. And it requires us to slow down. And I think one of the big things that will come out of this episode is just spend time with your money, thinking about your money in a different way.

It's like more high quality time with your money. Just like we talk about what is the marriage you want to have? What is the vision for the relationship that you want? Do you want a motel marriage? You want a five star, St. Regis resort, Ritz-Carlton situation.

Which ones do you want? How do you want that to be for your money? Do you want to have a motel relationship with your money, where you're always counting the last penny in the last time. And if you don't want that, okay, how do we get you to a three star, right, with a warm breakfast.

I want the hotels with the warm breakfast, give me the warm breakfast, right. I'm all it. And then





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you have a great life with one of those. It's awesome. And then do we want to go all the way to five star and if I wanted to have a five star relationship with my money what would that be like?

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

Right. And you mentioned *The Soul of Money* with Lynne Twist, which is a great book. We'll find that link and put it in the show notes. I was so delighted a few months ago we had Denise Duffield-Thomas on the show, who's a money mentor from Australia who has been one of the biggest influences for me personally and how I think about money and how I sort of work through money blocks and things like that.

So we'll definitely link to her interview on the show notes as well. Because I think one of the things, I was talking to one of my clients about the other day is just saturating your brain with other thoughts, saturating your brain with people who think bigger than you, differently than you.

I think for me, when I was growing up, I talk about Oprah all the time on the podcast and it's like, why did I love her so much? She told me living my best life was possible. Gratitude was something I should practice. I saturated my brain with thoughts from someone who had much, much bigger thoughts than me. What do you think about that, Tamara?

Tamara Lee:





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Yeah. Well, as you were talking about couples, the thought that was coming through my brain was having a curious and an open mind. So when it comes to couples, like you mentioned, coming from two very different distinct ways of their money stories, having them come together and we talked about this a little bit before the show is coming into that relationship of a curious our money together.

How can we be curious and kind of like look at it in some different lights, beyond here's my money story. Here's your money story? Well, now we have a, here's our money story and that's a relationship just like their relationship, right. If we treat it that way with love kindness, curiosity.

And so really coming at it as let's be curious together, let's cultivate this relationship together. Let's spend time with our money together and let's find our common points, where we can actually come together. And then, yeah, let's talk about some of the areas that maybe are a little different and that's okay too, but let's get curious about it.

Maggie Reyes:

And let's be mindful about our own money fears when we're talking about money with our partners. Because what I see derails things a lot is our partners will want to share something and we have some other money fear that really has nothing to do with our partners.

But because we're in a stress cycle in that moment, we can't even receive whatever the partner wants to share because we're just overcome right with this money. So we need to know, okay, soul centered communication, how do I get back to center? And then I can receive whatever my partner wants to tell me, right.





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Tamara Lee:

Yeah.

Maggie Reyes:

And one of the things that I always like to do on the podcast is ask a question for The Questions for Couples Journal. And I told Tamara, I think I'm going to ask this right in the middle because I usually save it for the end, but the question that came up was how often should you and your partner discuss money and finances? And I'd love to get your take on that question.

Tamara Lee:

Yeah. So across the board practice a weekly money date. And we actually had a client who back in the day would set a weekly money date with herself and named it Cloyd. So every Friday night she'd sit down with Cloyd, meaning her budget, pour a glass of wine and she would look at her finances.

She'd look at what had I spend in the last seven days. What do I got coming up in the next seven days? Am I on target to track everything I need to, am I not? But she was like, "Oh, I'm having a date with Cloyd tonight."

So to answer this question, same thing with couples, really finding some type of time once a week to come together in a curious framework where everybody's energy is in a good space. And here's what I say, set a timer for 10 minutes. This does not have to change the world, like seriously come together.





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And if anybody else's money story pops up, like you just mentioned, then make an agreement that said, all right, if this starts to go sideways, we're going to stop. We're going to pause. We're going to stop the date. We're going to come back at another time and we can get back in the safety, get back into sufficiency and come together.

Maggie Reyes:

So what do you tell the person that is like, Tamara, we talk about money once a year and it's always an argument. And once a week seems too overwhelming. What are your thoughts about once a month, once a quarter, different variations? I think obviously for different people, different things are going to work differently, but I'd love to hear just your take on frequency and that kind of thing.

Tamara Lee:

I mean, to be honest, I would say start where you can, right. Just like when we talk about retirement, oh my God, Tamara. I'm supposed to be able to save this much to hit my retirement target. I'm like, "Come back, come back, start where you are." Start with what you can do.

So if once a week is too much, great, is it once a month? Is it once every couple of months, right? So you determine the pace and you determine how you want that relationship to grow. But amongst anything else I would say is start now, start something now. Determine something now as a time to begin the process of building the relationship and then let it grow. Let it... Some relationships build fast, some relationships take a little longer and that's okay.

Maggie Reyes:





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Okay. So this is why Tamara and I are friends because I would say the same thing. Start now, make it simple and make it your own, right. It doesn't have to be once a week, once a month, once a quarter. It can be whenever it is that works for you, but do something.

Tamara Lee:

Yes.

Maggie Reyes:

Do whatever feels doable in the moment. And for everyone who's thinking, I don't even know how to start a conversation with my partner about money, guess what? I have a podcast episode called, How to Talk to Your Partner About Money. So we're not going to just leave you in a lurch.

We will put that in the show notes. You're going to have so much fun in the show notes for this episode, you can always find them at maggiereyes.com. So FYI and that'll take you literally step by step for some mindsets to think about and some things to consider as you prepare for having that type of conversation.

So you mentioned retirement. If you could give us one tip, one piece of guidance, one thing that we should think about when it comes to retirement, what would you want to share about that?

Tamara Lee:

I mean, again, just like we were saying, I would say wherever you start something now, and for most of us, I mean, again, it's that confidence piece, where do I start, Tamara? How do I do this?





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Where do I go? Keep it super simple, right? And so one of the things we kind of share across the board, and I am not a financial planner, so I'm not going to give financial planning advice, but as a starting place to keep it super for simple, if you're looking to start setting into your future, start with something that's a target data retirement fund.

Maggie Reyes:
Mm-hmm (affirmative).

Tamara Lee:
Put as little, or as much as you can into it on a regular basis and you'll have to read more about how target data funds work. But basically it's a little bit on autopilot for you. It lets you go from a kind of a risky timeframe to a conservative timeframe as it builds itself through that retirement target fund.

Maggie Reyes:
Mm-hmm (affirmative).

Tamara Lee:
And it's just super simple, it's super easy to get started.

Maggie Reyes:
Now, one of the other things we talked about when we were prepping the show was messiness around money, and that you see a lot of your clients say, "I don't know what I'm supposed to be doing." They literally are just like, "I don't know." So here, just to recap a little bit, we said, be in





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relationship with your money, decide what kind of relationship you want to have?

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

Step one, right?

Tamara Lee:

Yes.

Maggie Reyes:

Then it's be present with your money, right? If you want it to be a loving relationship, you'd hang out with it at some point, right? And then is keep it doable, keep it small, simple, doable, whatever feels, in my verbiage, it's keep it uncomplicated.

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

There's something right now that you can uncomplicate about your money, that's the thing to go and do. When you're really looking at messiness around money, is there something else that comes up that you want to address?





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Tamara Lee:

So I would say the homework I'm going to offer right now to everyone listening is going to help flush out what is exactly messy around money for them. And so it's a homework assignment I love giving, which is to write a letter to dear money.

Maggie Reyes:

Okay.

Tamara Lee:

And again, treat it like you're writing a letter to somebody that is in your life and share with them where you're at in that relationship with that person. So dear money, I hate you. You're never around for me. I've never had enough of you. You don't speak to me. You're never here when I think I want or need you LA LA LA LA LA.

Or dear money, I like you, but I don't understand you. I don't understand how to use you, where to start. So it's kind of it's just an honest brain dump. And I was literally just talking to somebody about this before I got on this call and they're like, "Wow, I did that exercise Tamara, it was ugly. It was really ugly."

And I was like, "But it's a starting point and it helps you figure out where you're starting right now, so now we can move forward from here." So if it's messiness around money or something else, that letter will shine a light and let us know exactly where you are in relationship to your money today, and now we can start to move forward.





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Maggie Reyes:

I love that exercise so much dear money and whatever you have to say, whatever's on your mind, whatever comes up, good, bad, and different.

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

Dear money, here's how we are now. Dear money, this is how I wish we could be. What I would say is dear money, this is what I see that's in the way, here's what I'm going to do about it, right? We can make it really structured or just emotional free flow, it doesn't matter, but I always like to give a little bit of structure as well, right?

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

I feel comfort with structure, so I like to give some. But I love the idea of doing a dear money letter and just here's what I thought when you were explaining about the dear money letter is, we are in relationship with our money whether we acknowledge it or not.

Tamara Lee:

Yes.





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Maggie Reyes:

So that relationship can either be unconscious or conscious.

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

And when we write the dear money letter, what we're doing is we're making it conscious.

Tamara Lee:

Yes.

Maggie Reyes:

Dear money, I know I've been ignoring you, I'm so sorry. I will stop doing that now, right? Dear money, I would love to have more of you. I know that to have more of you, I need to treat your current version of you so much better so you can multiply.

Tamara Lee:

Yes, yes. And we can do it in your voice because as you were saying that it was just so beautiful. It was like dear money, I mean, if you want to audio record it versus write it out, do whatever works for you.

Maggie Reyes:

No, that's so fun.





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Tamara Lee:
But really connect to it.

Maggie Reyes:
Yeah. You can go for a walk, turn on your recorder and just spill it with money, dear money.

Tamara Lee:
Let it happen.

Maggie Reyes:
That's so good. I love that. Okay, I'm going to take that on his homework and I will report to Tamara. I will message. I'm committing to telling Tamara when I've done it. Okay.

Tamara Lee:
Okay.

Maggie Reyes:
So the other thing that you mentioned that really came up a lot and I think it comes up a lot in a variety of ways, but today definitely let's look at it with money, is being worthy and deserving. So I don't feel worthy and deserving of having more money or of having this money that I already have, or this idea of worthiness and deservingness around money. So tell us a little bit about that.

Tamara Lee:





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So when you asked me initially what are some of the things I see come up again and again and again, a lot of times you're going to see this happen as well. And again, this is sneaky one, I'm not walking around saying like, I'm just not worthy of money or I don't deserve it. It's not that clear, it's not sitting on top, maybe some of the others are, but again, that's one that's underneath.

And so once we really understand what are the behaviors, overspending, underspending, what isn't safe, what's really how happening, a lot of times what we get underneath to is there just is this inherent like wow, I don't deserve this.

Maggie Reyes:
Mm-hmm (affirmative).

Tamara Lee:
And again, with all the somatic work and tools that I use with my clients, it really is about finding out where is that in the body? Where is that sense that I'm not worthy, I'm not deserving of this best life? Because again, it's not conscious, so we're going to drop into the body and we're going to find out where is that, how long has it been there, why is it there, what does it want us to know?

Maggie Reyes:
Mm-hmm (affirmative).

Tamara Lee:





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And so again, from there, from kind of like checking in and seeing like, ah, great. Now we just brought it to awareness, okay, now kind of what do we want to do going forward? How do I want to really feel about that? Do I want to really practice feeling worthy and what does that look like?

How do I dip into things that I already deserve? I'm a human on this planet. I deserve my best life. I am worthy of my best life. I'm worthy of my best money life. I'm worthy of making the income that I desire to build for myself and my family.

Maggie Reyes:

I have to say whenever I talk about worthiness or deservingness, I always remember one of my friends and mentors, her name is Lacey Sites. And she was on the podcast recently talking about easy versus hard and how we experience things as being easy versus hard. So we'll link to that too. But she says, "You don't get what you deserve, you get what you decide."

And that one sentence has been so powerful for me because one of my thoughts is we sort of wait. It's like, when I feel worthy, then I'll have more money, as opposed to, I'm going to decide to have more money because it would be helpful for all these dreams and goals and things I want to experience and things I want to do.

And I'm going to work on my worthiness and my deservingness and that can flow and I can be in flow with the process of whatever I need to unpack, uncover, perhaps even work with a Coach around, right, work through in some way, in some structured way, but I'm not going to stop myself from making money while I figure that out.





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Tamara Lee:
Right.

Maggie Reyes:

Because if we look at the patriarchal structure in which we live in our sort of modern American society, where I record this podcast, there are a lot of men in the world who may feel deeply unworthy and make a lot of money.

Tamara Lee:
Mm-hmm (affirmative).

Maggie Reyes:
Right?

Tamara Lee:
Mm-hmm (affirmative).

Maggie Reyes:

So I just want to make that sort of distinction that sometimes we as humans, we're socialized as women, we feel very responsible and we have to do things very carefully and with so much thoughtfulness. And I'm all for care and thoughtfulness, I'm all about it. And we can just decide, we're going to figure it out while we'll do it. What do you think about that Tamara?

Tamara Lee:





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No, I just love that. Just how you just punctuate it. I'm going to decide. And sometimes it really is that simple. I mean, Coaching is wonderful and we can learn so much about ourselves when we do you into the inquiry. And other times it might be just as simple as, like you said, I decide I'm going to make this decision.

It's not going to be perfect, it's not going to look pretty all the time, but what is something I'd get to control in my money life? And I'll say this to my clients a lot is, "Hey, here's the thing, whatever happened in your past, it's behind you. It was there for us to learn, to experience, it got us to where we are now, what do we get to decide and do with our right now is in our control. So I get to decide how I want to think," right? Which then is gonna allow me to feel a certain way.

Maggie Reyes:

Yeah.

Tamara Lee:

Which is then going to definitely lead my actions.

Maggie Reyes:

Yes.

Tamara Lee:

Right? Which is going to hopefully take me to the result that I truly decide I want to make. And it's okay if it's messy, kind of you taught me the phrase, the messy middle.





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Maggie Reyes:

Yes.

Tamara Lee:

Welcome and embrace the imperfection and the messy middle of our money life. It's not about being perfect.

Maggie Reyes:

Yes.

Tamara Lee:

But yes, make the decision happen and then move towards that thought.

Maggie Reyes:

Make the decision happen and then move towards that thought. In my perception, for me personally, is that we make this decision and then we get Coaches to help us when we get stuck on the way. It's like the baseball game that we want to win.

We decided we wanna go to the World Championship, to the World Series, and now we're going to have obstacles in the way. And what Coaches do is help us deal with those obstacles as they arise.

Tamara Lee:

Yeah.





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Maggie Reyes:

But you didn't have to wait for one of us to make the decision, make the decision now, what kind of money life do you want to have, what kind of married life do you want to have, right? And then if you want help with one of these things, we love you, come on over, right? We're going to link to Tamara's Instagram so you can follow her there, which by the way, let's talk about that now. What is your Instagram handle?

Tamara Lee:

Yes. It's @TamaraLeeCoaching

Maggie Reyes:

@TamaraLeeCoaching. So she shares all kinds of fun stuff, and goes live, and has all kinds of fun stuff going on in her Instagram. So definitely go follow her there. And if you want to reach out to her, you can click on her bio and all her links of whatever's happening for her, when you hear this podcast, it will be live over there. What's one final thought that you'd love to leave everyone with, as we wrap up for today?

Tamara Lee:

In this moment, I would say to be really kind and gentle in building this relationship around money, because there is so much shame and blame, and I wished I would have, I wished I could have, and I see it all the time. Over the course of 10 years I see it so commonly.

And so what I really desire for me, for myself, for my friends, for my clients, is that when it comes to how we choose to make our decisions around money, we do the best we can with the best





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intention that matches our value, and we do it from a really loving, kind, compassionate space for ourselves.

We're going to make mistakes, we're human, it's okay, but love yourself in the process. Really give yourself some grace in this new relationship and how it's growing. Plant the seeds, give it the water, give it the sunshine.

Maggie Reyes:

I love it. Plant the seeds, give it water, give it sunshine, and then watch your relationship with your money thrive, right? And your relationship with money can thrive no matter what amount you actually have in the bank.

Tamara Lee:

Mm-hmm (affirmative).

Maggie Reyes:

And it can with no matter what amount you have in the bank, right?

Tamara Lee:

Yes.

Maggie Reyes:

We think it's the amount that makes the difference, it's what we choose to relate to, right, that really makes the difference.





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Tamara Lee:
Yeah.

Maggie Reyes:

I love that so much. So thank you so much Tamara Lee for coming on and sharing your wisdom and so many golden nuggets with us about money, I love it. The dear money letter, that's a classic. Absolutely love. Go follow her on Instagram, she's amazing, I highly recommend.

And for everyone listening, The Marriage MBA enrollment is coming up. If you're listening, on October of 2021, it's going to be in November. For the January cohort, go to maggiereyes.com/group. All the details of how to register are there. So definitely check that out. Get yourself on the wait list now. And I'll see you in the group. Okay. Thank you, Tamara.

Tamara Lee:
Thank you.

Maggie Reyes:

Have a great afternoon, everyone. A great day, everyone. Bye.

