

Podcast Episode #023

How to Master the Energy of Money and Create a More Luminous Life with special guest Maria Nemeth

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Announcer: Welcome to the Liftoff Project with Coach Pamela.

Pamela: Welcome to the Liftoff Project. I'm Pamela Mitchell, your host and your coach, and this is the podcast devoted to helping you meld your professional self and your personal self into an enhanced version of your best self. My goal is to help you take control of your work and your life, feel more relaxed and confident, and experience the satisfaction and fulfillment of a sustainable, successful life.

Today's topic is how to master the energy of money and create a more luminous life. I know, sounds fabulous, doesn't it? To help me talk about this, I spoke with Maria Nemeth. Maria is the author of *The Energy of Money and Mastering Life's Energies: Simple Steps to a Luminous Life at Work and at Play*.

She has coached thousands of people on their relationship with money for over 35 years. She's even appeared on the Oprah show to discuss her book on the energy of money. She's got a PhD in psychology and she's a master certified coach. Lots of really great, useful, practical information as you might imagine came out of our conversation. Let's dive in and get this show started.

Hi Maria, welcome today!

Maria: Thank you, I'm thrilled to be here!

Pamela: I'm so excited to have you here. Because we are talking about something really exciting, which is money and energy and all that good stuff. You've been working with people for many years on their money and helping people have a stronger, healthy, more powerful relationship with their money. How did you come to do that?



Maria: It's a very embarrassing story. I'll say it, but it really is embarrassing. You know, most of our journeys start with something that is a breakdown, something that happens that's really not very good. This happened with me about 30 years ago. I lost \$35,000 on an unsecured promissory note.

That means giving someone money that had no collateral to back it up. It was a ponzi scheme. We've heard of these Bernie Madoff schemes, and this is exactly what it was. I'd only known this man for about two months, and what's worse, I didn't even have the money myself. I borrowed it from an in-law at 10.5%, because the man who I gave this money to said I would be earning 32% on my investment.

The cautionary tale, first of all, is if it sounds too good to be true, it probably is. The worst was yet to come for me though, because I gave him the money and my friends and colleagues and relatives told me not to do it. But I didn't listen. I don't know if any of you out there listening to me right now has ever done that, where people tell you not to do something and you just don't listen. That's what happened to me.

When it happened, I gave him the money and literally he ran away with it. Just left. I lost it all. The sting of it was really terrible and I ended up running back to my office. At the time I was a licensed clinical psychologist, as you know, and a master certified coach. At that time, I had a big psychotherapy practice. I tried to earn the money back before any of my friends would ask me what happened with the money.

It was illogical, but one of the things that happens, Pamela, when you run from your lessons, is that they end up following you. It happened to me because about three months into this as I'm avoiding contact with my friends and trying to earn money, I get a call from the Sacramento Beat, which is where I live here in Sacramento. It was a reporter.

She said, "You know, Dr. Nemeth, I was given your name from UC Davis, Davis School of Medicine", because at that time I was also supervising psychiatric interns. She said, "We know that you know a lot of things in Sacramento and we have this problem." I remember just saying, "Okay, I'll be happy to give you my expertise." I had no idea that she was going to say, "Well Dr. Nemeth, people in Sacramento have been suffering with a lot of Ponzi schemes, and we need to know from someone of your stature and training what kind of a person gets taken by those deals."

Pamela: Ouch.

Maria: It was a big ouch, huge. You couldn't have phrased it any better. The dam broke for me. I started telling her what had happened and how sorry I was and how terrible I felt. To her credit, she did try to shut me up. She said, "Dr. Nemeth, I'm writing this article, are you sure you want to tell people?" I decided to face my dragon, I decided to face the lesson. I told the truth about it and she printed what had happened to me.



My friends and colleagues and relatives, Pamela, they called me. Instead of asking me, "Why did you do that?" they started talking to me about their own relationship with money. I saw that no matter how much or little money people had, there was always this kind of dis-empowerment worrying about it, feeling guilty about it, feeling anxious about it. I decided to lead a course that I knew I needed to learn from.

I invited 22 friends and I told them, "I don't know how we are going to do this, but I promise if you stick with me we are going to transform our relationship with money, because I don't know about you ... " I said to them, "But I want this never, ever, ever to happen to me again in any way shape or form."

The first group, we just started, and with the commitment to transforming, we asked a very difficult question. That's usually how it starts. The question was this, "What is it that I don't want people to know about my relationship with money? What is it that's my secret?"

Pamela: Oh my god.

Maria: At that time, I called it my dirty little secret. What would I pay other people thousands of dollars not to have to divulge to anybody? We started talking about our money secrets. Sure enough, out of that, I began to see a way through all of that mess and devised the first course. It was called "You and Money." This was about 30 years ago. Since then, the course has morphed into something called "Mastering Life's Energies." Then some colleagues and I started a coaching academy based upon some of the principles that I saw.

You know, Pamela, I didn't develop these principles. They are not new, but what I was able to do is learn from people who I considered to be the best in the world, and take what they had written. My question always was, "All right, given this, how can I bring this into my everyday life?"

Now, we have this academy and we are teaching people to live life with clarity, focus, speed, and grace no matter what it is that they are up to.

Pamela: That is what is so powerful and why I love your books in particular, because you break it down into very practical, actionable steps that I can weave in on a day by day basis. That to me is really the whole point of it, because these concepts are wonderful, but if we cannot work with them, then what do we do? Right?

Maria: Yes, absolutely. I work with people on a lot of different things, but really we have some very strong programs if people want to learn how to be coaches, and we have strong programs if they want to learn how to transform their relationship with money. It's a very happy thing for me to be able to do.

Pamela: Well, I want to dive into some of those things. In particular, transforming their relationship with money. Your most recent book is called Mastering Life's Energies. The



subtitle of it is, "Simple steps to a luminous life at work and play." This idea of luminosity is really interesting to me because, in particular, money is an energy. But money isn't something we generally think we have a "luminous" relationship with. What is this? What is luminosity? What does that mean? Is it the same as happiness?

Maria: No, it actually isn't. Thank you for asking me that question. Luminosity is actually a state of being that is transcendent to happiness. Let me give you an example. This is from my own childhood, and it's the easiest way to explain it. My mom had a chain of bakeries, Pamela, in Los Angeles. I grew up learning how to wash dishes and box cakes and all kinds of things before I graduated on to something else.

There was one day, I was about 11 years old, and I was washing pots in the back. There was this tub on the floor, this tub about three feet high of chocolate icing. It was lukewarm and it was gushy and there was this wonderful little film of butter on the top of the dark chocolate. You could smell it, and it just made my mouth water to look at it.

I was looking at it, and out of the corner of my eye I saw my mom. She looked at me and she said, "Okay Maria, just do it." She knew what I wanted to do. I rolled up the sleeve on my right arm and I plunged it elbow deep into this soft, gooey, dark chocolate. I pulled it out and I started licking it. My hands smelled like chocolate for a whole week but it was just the best.

That was a very happy moment. Fast forward about two years later, and I'm 13 and a half. It's going to be Mother's Day and I've been working at the bakery and I saved up money to buy my mom a present. I went to a department store to buy this present. I was really nervous because my mom has the best taste in the whole world. I was afraid she wasn't going to like it but I just had to buy her something. I went and I bought her a pin that was a sheath of wheat, gold plated.

I'm riding back from the department store to the house, and I'm all nervous. The next morning it's Mother's Day and she opens this box that I'm giving her. She opens it and she looks at the sheath of wheat. She says, "Oh honey, this is the best thing you could have got me. This absolutely is perfect. It relates to my bakery!" And I saw her smiling at me.

Years later, my mom had passed away. Most of the things she left me in terms of jewelry was stolen over the years. All except this gold plated sheath of wheat which I still have to this day. I tell you, every time I put it on, every time, and this is years later, Pamela, I see my mother's eyes smiling at me.

This is the difference. In a happy moment, I knew that my mother loved me but in a luminous moment, I knew that my mom knew how much I loved her. That's luminosity, when you see the difference you are making in another person's life. You have this sense that you are doing exactly what you are meant to be doing right there and now and that you are glad to be living your life and nobody else's life.



These luminous moments are like ... If you could imagine these beautiful Chinese lanterns that have a golden glow. You look back on your life and you see this path. All along this path are these beautiful lanterns. Each one of them represents a luminous moment. I mean, it's so wonderful to be able to turn around at any moment and see those times in which you know you made the difference.

When a moment is luminous, it may not be a happy moment. For instance, you could be with a very ill friend. Being with them and taking care of them, or talking with them. You're not happy, but there is a sense of, "I'm so glad I'm doing this." How does money fit into that? For me, very clearly, I was able to save the money to buy that present for my mom.

What I ask people to do, any of the people that are listening to me right now, is to ask yourselves, "Where in my life have I done something with money that was luminous?" The four qualities of a luminous moment are these:

1. Clarity. I'm clear about what I'm doing.
2. Focus. I'm focused on doing that thing.
3. Ease. I'm doing things without struggle.
4. Grace. Grace is the sense of an unearned blessing.

The way to experience grace in your life is through gratitude. You can think of times that you were grateful maybe that you had the money to do something. Maybe to contribute to a wedding gift for a friend, or to contribute to a cause or a program, or something that had real meaning for you. Those are luminous moments.

We see with money that we have a sense of agency. Not emergency, but agency. Agency means, "I'm powerful, I don't worry about money, it is now my friend. It's my ally and I'm doing with it what I'm meant to be doing." When people have these breakthroughs, Pamela, they end up doing a lot of things. Like maybe earning the amount of money that they've always wanted. People who work with me, they have that experience in these programs, doubling or tripling their income.

For other people, earning money isn't the thing, but worrying about that money is. To have a breakthrough and to experience luminous moments counteracts all that worry, doubt, and fear. Is that clear?

Pamela: Yeah, it's completely clear. It's interesting because it's making me think of a moment that I actually woke up thinking about this morning. It's just very much serendipity, because on my 50th birthday, I had a party in New York City. It was just a lovely, wonderful, magical gathering. After that party, we had a lot of food left over.

I was thinking about how the next day was walking the streets of New York. It was early evening and I had come across a young man sleeping in a doorway. I went to him and I said, "Are you going to be here for a little bit?" He said, "Yeah." He looked at me like I



was crazy, because who goes up to people in New York and just says, "Hey, are you going to be around for a while?" I'm sure he wasn't used to anybody talking to him.

I went back to the hotel room and I went and I got all this food. It was wonderful, beautiful, lovely, healthy food. I put it in a big grocery bag and I went back, but on my way back I also stopped at the bank and I took out some cash and I stuck it in my pocket. I went back over to him and I said, "Hey, I'm back." He said, "Oh, okay."

Then I said, "I brought you some food." He said, "Okay." I started unpacking the bag and it was an abundance of food. He said to me, "What am I going to do with all this food?" I said, "You're going to share it with others like I shared it with you." He thought for a moment and he said, "Okay, I know what I'm going to do with that." I said, "Okay, great." Then I put my hand in my pocket and I pulled out the money, and I took his hand and I just put it in there and I held his hand for a moment. He just started to tear up. Nobody had ever, ever given so much to him. Then he gave me a hug.

It was just this moment, and I woke up this morning thinking about it. I thought, "You know, in all of my life, that would be a lantern," to use your analogy.

Maria: That's it.

Pamela: Right, exactly. Whatever I'd done to earn that money, I could put it into his hand and hold his hand in that moment. Who knew, because he'd been sleeping on the street, the last time somebody had touched him. Then he gave me this hug. I don't know where he is or what he is doing, but in that moment I had full agency.

Maria: There you go.

Pamela: Tell us, Maria, though, what stops us? What blocks us? Because yeah that was a great moment, but hey, there are a lot of stressful moments that come up, especially being an entrepreneur. What is going on when we are stressed with money?

Maria: Let me tell you what's going on. Please, everyone who is listening, everyone who can hear my voice, please know that when you hear us talking about stress and money and you experience it, you are not alone, you are absolutely not alone. It is normal and natural. By that I mean normal, everybody has money stress. They have these worries, doubts, and fears about money. Natural means we don't have to be taught to have that, our brain manufactures it for us.

It's normal and natural but it's not exceptional. I know, especially working with entrepreneurs or people who are in mission-driven, heart-centered businesses that want to make a difference, you want to have an extraordinary relationship with money. There is a way of conceptualizing what you are up to in life that I call "the playing field."

On the playing field, our job is to take something from visionary reality and put it into physical reality. An idea into action. This is just starting to put something into physical



reality, Pamela. We hit up against this border, I call it “trouble at the border.” The minute that happens, number one, it takes a lot more energy to begin the thing that we thought we would. Energy meaning maybe money or time, or the other forms of energy that I teach people about. It takes maybe sometimes ten times more energy.

The second thing is, it gives a drive to “monkey mind.” Monkey mind is definitely a term that I borrowed from Buddhism. It stands for that aspect of the mind that is always shouting at us as it swings from doubt to worry and back to doubt again. Another way of seeing it is it's that aspect of our brain that is geared toward looking for everything that could go wrong. The neurophysiologists are now beginning to see that this is a natural syndrome for our brain. Because our brain, it turns out, Pamela, is over 100,000 years old.

We literally have in many ways many of the same structures that our ancestors who lived in caves had. Of course one of the things is that the minute you try something new, your brain is going to try to look for all the dangers, that negativity bias. What do you do?

Pamela: Yeah, because I'm telling you, my coaching clients ask that all the time. They are going to be so happy to hear this, that everybody has this and they are not alone. Because we know, but they don't know, and they think there is something wrong with their head or their brain because all of this noise is going on. How do we combat this monkey mind?

Maria: I'll show you. First of all, believe it or not, we don't even have to combat it. All we have to do is observe it. Not analyze, but observe. But your monkey mind is a sign. 95% of the time, it's a sign that you are doing something right, not something wrong. I'm going to say that again. When you hear those self-limiting internal dialogues in your head, it's usually a sign that you are doing something right, not something wrong. You are going outside of your comfort zone; you are doing something that you haven't done before. That's why your mind kicks in like that. That's why we need coaches, because really, if you wait until your monkey mind goes away to take action, if you think you can wait, you are going to be waiting for 88 years.

I mean really, there is no way to wait and have it happen. What you want to do is you want to be able to observe when you are functioning in monkey mind. By that I mean, you want to be able to observe the quality and the nature of monkey mind symptoms. To that end, I have gotten together something that I call “The Monkey Mind Symptom Checklist.” Later on I'll give you the URL for it.

Pamela: Awesome. Gosh, we could be talking forever. I cannot imagine ... There is so much packed into what you are saying, but I am mindful of the time. I want to just wrap up by asking you a couple of simple steps that our listeners can do to start bringing more luminosity into their relationship with money.

Maria: Very good. This is how you can do it. You can ask yourself a number of questions. One question is this: “Am I using money in the way that brings real value to



me or am I leaking money?” Leaking money means it literally is running through my fingers. Standing in line at a grocery store and you put three or four little things in your cart because you are waiting, or maybe a magazine or two. At the end of the time, you say to yourself, “What did I do? Why did I buy that?” That’s leaking money.

Spending money consciously you say, “What will bring joy to me, joy to another person? What will contribute to my life or their life?” Do you see?

Pamela: Mm-hmm.

Maria: You start asking yourself important questions. The next thing you can do is every day ... this is for me the most powerful of all. In a little notebook by your bed, make a list of three things every day that you are grateful for. Have one of them be about your relationship with money.

Pamela: I like that.

Maria: We want to channel gratitude, we want to be conduits of gratitude into that relationship, because the more you pump that sort of energy, the more you will see the relationship begin to flourish and grow. One of the parts of that will be you are less anxious, you are more creative, you are seeing ways to make more money if that’s what you want. You are seeing ways to put your money toward what it is that you really love. It starts with these things that I’ve been telling you, and topping it off with this gratitude exercise.

Pamela: Right, because as you said before, gratitude is a key element of luminosity.

Maria: Yep.

Pamela: Perfect!

Maria: You see how it all works together?

Pamela: Yeah, I love it. That makes it very simple too. There is a lot less brain strain doing it that way. I love that, in particular with the gratitude list, because this is something that I always recommend to my clients, and then I actually practice myself. I will be taking this tip too.

Maria: Wonderful!

Pamela: Thank you so much, Maria, for appearing on the show today. It has been wonderful and you have given so much valuable information. I think we’ll have to have you back sometime in the future!

Maria: I would love it Pamela, thank you so much!



Pamela: Wasn't that fun? I just loved what Maria had to say. I wanted to be sure to give you that URL to download the monkey mind checklist that she mentioned. It is very simple: monkeymindchecklist.com. Go on over there, you can get that free list of symptoms of monkey mind that she mentioned, and you can also find out about the classes, and all the other good stuff that Maria has to offer.

That's it for this segment of the Liftoff Project. Be sure to visit theliftoffproject.com/podcast where you can download a transcript of today's episode. If you have a question for an upcoming segment of ask Coach Pamela, go to theliftoffproject.com/question and leave me a voicemail. If I answer your question in a future episode, I will send you a free deck of reinvention cards as a gift, so go on over there and leave me a voicemail!

You can also connect with me on Twitter, Facebook, and Instagram @thecoachpamela. If you enjoyed this episode, please leave us a review on iTunes. Your feedback truly does make a difference.

Today's liftoff inspiration comes from Benjamin Franklin, who says, "Energy and persistence conquer all things, so use your energy intentionally and wisely." Thanks for listening today. Remember: Why settle for good when great is waiting? Take one small step this week to lift your life. Bye for now.

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