

Ep #49: Wealth Purgatory



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With Your Host

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[The Widowed Mom Podcast](#)

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Welcome to *The Widowed Mom Podcast*, episode 49, Wealth Purgatory.

Welcome to *The Widowed Mom Podcast*, the only podcast that offers a proven process to help you work through your grief to grow, evolve, and create a future you can actually look forward to. Here's your host, certified life coach, grief expert, widow, and mom, Krista St-Germain.

Hey there. Welcome to another episode of the podcast. We're going to talk about wealth purgatory today. Sounds fun, doesn't it? Wealth purgatory is a term I created because I used to live there. And a lot of my clients have lived there. Many of you might still be living there. So, we're going to talk about it. I'm going to tell you what it is, why you're there, if you're there, and we're going to talk about how to get out of it.

First though, a little update. So, if you've been listening to the podcast for a while you probably know that, back when I started coaching widows, all of my coaching was one on one. And late last year, I transitioned – I still do a little bit of one on one coaching here and there. But primarily, I transitioned into a group program for widowed moms called Mom Goes On.

And so, we started in November. I had nine women in that inaugural class. It's a six-month program. And so, those women should be graduating this month. And of course, they are graduating. But what was so exciting that just absolutely made my month and has given me even more evidence that I am doing what I was put on this planet to do is that, as we were nearing the end of our six months, some of the women in that group started asking me what the options were.

And they told me they wanted to continue, they wanted to keep going and, "Does it have to be over?" and really enjoying the program. So, I created a Mom Goes On Master's program. And I figured a few of them would be interested in the program. And for those few, we would keep going and keep learning and keep growing together and that would be amazing.

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And listen, here's what happened. So, I created this program. I made an offer that I felt was the best offer I could possibly come up with in terms of value. And I really challenged myself to figure out, how do I create something that just is absolutely irresistible, that would really take them to the next level and give them exactly what they want and are asking me for?

So, I created this offer, created the program, and gosh darn it, if not every single woman in that inaugural group decided to join it. So, I am so excited because all nine of them – and they know who they are because they're probably listening – are going to be with me again for a whole 'nother next level up-level option B amazingness in their lives. And I'm super-excited for that.

It's also just further validation that group coaching for widowed moms is transformational. It is amazing, there is nothing like it, I promise you. You think you're alone, you think it's just you, you think there's something wrong with you or that you're the special snowflake, and it is never true.

And so much of what we do in that group is just normalized because everybody sees their own patterns in the other people in the group. And everybody has the opportunity to clearly see how they can change, to take their lives where they want their lives to go, to actually get back to loving life instead of just surviving the meh new normal that everybody says that we should get used to.

So, anyway, super-excited to keep going with these nine women. Really excited to have the master's program to offer those who are hot on their tails and going to graduate in the next month, and just really loving life. So, that's what's going on for me.

Let's talk about wealth purgatory. I used to think that – before my husband died, I imagined that receiving insurance or some sort of investment money

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after a spouse died would be an instant recipe for peace and security. Not so. Not so at all.

And now, what I have learned, both from personal experience and what I have coached many clients through, is that many of us find that even though we have more money than we've ever had, that our experience of it is miserable. It is filled with fear and worry and anxiety and judgment and anger and resentment. And it is truly this state of purgatory where we can't even enjoy what we have. And it's miserable.

Now, for those of you who didn't get insurance money or you now have less money than you had before, I hear you. And your thoughts about money are equally as important. And I'm going to cover those kinds of thoughts and that issue in a future episode. But I want you to keep listening to this one because the lessons are going to help you too.

Really, the root of the problem in both instances is the same. It is happening inside our brain. And we need to understand that if we ever want to change it.

So, first, what I want you to do is I want you to ask yourself how you're feeling emotionally about money from your husband's passing. So, whether it's insurance money, it's investment money, it doesn't matter. But what are the primary emotions that you're experiencing?

And they're either going to be in one of two families. They're going to be in the fear and scarcity family, or they're going to be in the love and abundance family. So, if you're really on the regular experiencing abundance and peacefulness and calm and you're feeling full or sufficient or generous or loving, accepting, that's amazing if that's you. You might not need this episode.

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But if, on the other hand, you are like I was and you are where many of my clients have been and your primary emotional experience of money is fear, judgment, worry, resentment, anger, resistance, anxiety. If it's in the fear and scarcity family, then that's what we want to talk about.

So, now we know where you are. And I know, if you're like me and most of my clients, you will be inclined to think that the reason you feel all of those fear and scarcity emotions is because of the money. You will think that because you're feeling that way now and you didn't feel that way before, that the reason you feel so awful is because, of course, not only that your husband died, but because of this money that you have.

But what I want to promise you is that the feelings that you're experiencing are not created by money. Money doesn't actually create anything for us, feeling-wise. Money just sits there. It doesn't cause any emotion.

If money caused emotion, we would all feel exactly the same emotion when we have it. And we don't. We clearly don't. One widow might be feeling grateful and abundant and blessed, and another is feeling scared and worried and resentful and angry.

And none of that is right or wrong. But it's important to understand, before we can ever change how we feel about money, why we feel the way we do about money. And the reason we feel the way we do about money is because of what we're thinking about it. It's because of the story we're telling ourselves about the math.

Math is just data. Money is just data. It's just numbers. There's money in your account, regardless of how it got there. It's not doing anything. It's not making you angry. It's not making you resentful. It's not worrying you. Your thoughts are creating those things for you. So, we have to understand what our money story is.

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A lot of our money story was already there before our husband died. We just probably didn't notice it as much. And now that he's gone, all the money thoughts bubble up to the surface and smack us right in the face. But they were probably there, a lot of them, beforehand.

So, here's some of the thoughts, some of the stories that you might be telling yourselves about money. See if any of these sound familiar to you, "I'm going to lose it. I'm going to waste it. It's not going to last. I don't know how to manage it. I'm not good with money. I don't know anything about investments. That was my husband's thing. I've never had this much money. I can't trust someone to help me with it. I don't deserve this money. Other people think I don't deserve this money. Other people don't want me to have this money. Having this money is selfish. I don't want the money; I want him. If I let myself enjoy the money, it's like saying I wanted him to die. It's blood money. I can't enjoy the money. It's wrong for me to have this money. I have to keep it to myself. People will judge me. They'll treat me differently. They'll want me to give them money. They might stop supporting me. I don't know how to earn my own money. If this money runs out, it's a problem."

Do you recognize any of these thoughts? Is your brain offering you thoughts like this? And this is always the interesting part, when we're in our own story, so, so difficult to tell that it's an optional story because it just feels real. It just feels like we're making observations about the way things are. But if any of those thoughts are running through your mind, I promise you, they are just thoughts and they are the reason you feel the emotions you have.

I remember seeing, when I was in high school, my grandmother died. And one of my aunts was very passionate about the flowers that were sent to my grandma's funeral. She didn't want any of them. She called them death flowers, death plants

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And I remember thinking, wow that's so interesting because, in my mind, the flowers are so beautiful. And to have a plant around the house that I could look at and think about my grandma would make me happy. But yet, those plants were making my aunt so upset and angry and she didn't want anything to do with them.

And what I realize now is that it's just like money. The flowers weren't causing my aunt's feelings. If the flowers were causing people's feelings then everyone would feel the same when they looked at those flowers. But clearly, they didn't because I looked at the flowers and I thought they were gorgeous and a wonderful way to remember my grandma. And my aunt thought they were horrible and she didn't want anything to do with them.

It's just like this with money. If money caused our feelings, we'd all be feeling the same way. But it doesn't. It's our thoughts about money that determines our emotional experience of it. And that's really important to know because our emotional state is what drives our behaviors.

So, if we don't get our emotional state in check, not only are we going to be miserable in the having of this money, but we're not going to like how we behave around the money. We're actually going to repel that money. We're going to spend that money. We're going to give it away, not going to be able to invest it wisely. We're not going to be able to feel confident about it. We're not going to be able to experience any of the benefit that that money has to offer us if we can't get our mind right.

So, here's what I want you to know. As I said before, money doesn't cause our feelings. Our thoughts about money do. So, we have to understand what we think about money. We have to look at all of those money beliefs and we have to challenge them. We have to examine them. We have to put them under a microscope.

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This is what I do with my clients, and we use a tool called the self-coaching model or the thought model. We put those thoughts in that model and we see, “Do I like what this thought about money creates in my life? Is it going to help me take my life in the direction I want to take it? Or is it going to hold me back?”

And this can be hard to do by yourself because you will think that your money thoughts are true. All of our thoughts feel true. That doesn't make them useful. And many of our money beliefs have been there for years. Who knows where we picked them up?

But we've been carrying around all of these money beliefs, many of them not serving us, “I'm not good with money. Money is evil. Money doesn't grow on trees. You have to work hard for money. There's never enough money.” Those thoughts have been there probably most of your life. And now, here they are bubbling up to the surface.

So, we've got to look at them. We've got to see which thoughts are there that serve us, and then we have to remove the ones that don't and replace them with ones that do. And I have a very specific process for this. I promise you, it's possible.

You also need to know that your sadness and your love for your husband has zero to do with any money that you may now have as a result of his death. They are not related. You can be sad and you can love him and you can still believe it was the most amazing relationship. And you can still find peace around money, happiness around money, joy around money, sufficiency around money, abundance around money, no matter how it came to you.

You don't have to not be sad to experience the positive emotions. They can all peacefully coexist. Multiple emotions can exist at one time. It's not all or

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nothing. You can feel sad and loving and angry and relieved and happy and you can make space for all of those feelings to coexist.

Sometimes we get stuck because we think it's all or nothing. It's never the case. But you might have to learn that skill. You might not know it yet. You might not have had anyone teach it to you and you might not have had the ability to practice it.

So, if you recognize any of these patterns, if you recognize yourself in any of this, first know that it's common and that you haven't done anything wrong and you're not alone, there's nothing wrong with you. But whether it's with me or it's with someone else, I really encourage you to deal with your thoughts about money.

If we don't look at those thoughts and those belief patterns, then the patterns get worse and they influence our behavior in ways that we don't want. When our thoughts about money don't serve us, we live in a state of fear and lack and limitation and we end up more likely to spend the money or give it away out of guilt.

We repel it and we don't learn to feel confident about having it. We don't learn to feel confident about investing it. We don't make good decisions around money. We live in fear of losing it and we don't find peace. We don't develop a capacity to have the money that's in our account. We never really believe it's ours or that it should be ours. And we never really enjoy what it could be doing for us.

And sometimes, we stay in that's pace of worrying about what others will think of us if they know about the money that we have. Or we play small and we hide. And our thoughts about money hold us captive. If we don't change them, we stay in wealth purgatory.

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But the good news is that wealth purgatory is self-created. Wealth purgatory is optional. So, if you're in it, let's get you out of it. It's possible for everyone, I promise you that.

Alright, I hope this helps give you some insight into what causes this state of misery, this wealth purgatory. And if you want help getting out of it, I want to encourage you to come apply for Mom Goes On. You have nothing to lose.

It's an investment in yourself, but I promise you, it's one that will pay dividends that you can't even yet imagine. If all nine of the women who started in that program want to keep going, that has to tell you something. It has to.

So, go to coachingwithkrista.com, click on request a consultation. That will take you to the application for Mom Goes On. Fill that out. If it seems like a good fit, let's talk. You and I will talk on the phone. We'll talk about the specifics of what's happening in your life and where you want to go, especially if there's money drama, thoughts that are keeping you in wealth purgatory. We'll talk about that too.

Alright, I love you. You've got this. And I'll see you next week. Take care.

Ready to start building a future you can actually look forward to? Get a free copy of Krista's Love Your Life Again Game Plan, and learn her three-step process so you can stop feeling stuck and start creating your next great chapter. No matter what you've been through, your past does not have to define what's possible in your future.

Text the word PLAN to 1-858-widows-1, or visit coachingwithkrista.com/plan and get Krista's Love Your Life Again Game Plan delivered straight to your inbox. A future you love is still possible and

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you are worth it. Text the word PLAN to 1-858-widows-1, or visit coachingwithkrista.com/plan and get your free game plan today.