

Ep #180: Money Drama: An Interview with Molly Claire



Full Episode Transcript

With Your Host

Krista St-Germain

[The Widowed Mom Podcast](#)

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Welcome to *The Widowed Mom Podcast*, episode 180, Money Drama, an Interview with Molly Claire.

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 truly look forward to. Here's your host, Master Certified life coach, grief expert, widow, and mom, Krista St-Germain.

Hey there, welcome to another episode of the podcast. I have such a good interview to share with you today, such a good conversation that I had with Molly Claire. If you don't know, Molly, she's already been on the podcast before but she is a coach that I deeply respect, a friend that I deeply value. She is a seven figure business earner. She has a blended family of 10, 10 you all. And Molly is dedicated to helping women overcome their own limits, make them money that they want and have the time, and freedom, and flexibility to be with the people in their life that matter the most, especially the little ones.

I loved this conversation with Molly because so many widows, including myself, struggle with money drama. Now, Molly typically works with coaches, and helping them make their first 10K as a coach, and establishing strong business foundations. So, Molly might not be somebody you end up working with but please listen to this conversation because if you are struggling at all with money drama we need to talk about it.

There are so many widows who are struggling and maybe it's because you have less money than you've ever had before and you don't know how you're going to make ends meet. And maybe it's because you have more money than you've ever had before and you're absolutely miserable with that money. You're not enjoying it. You're not allowing yourself to have any authority over it and you don't really know what to do about that. And so that's a lot of what Molly and I talked about in this conversation which I hope you love.

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Then also I will tell you, thank you, thank you, thank you to those of you who came to the Happier Holidays For Widowed Moms event. I loved it so much. I just love teaching live and helping people live. And so many of you participated and really just showed up for yourselves. Those of you that purchased the VIP experience, we just had our VIP bonus workshop where we talked about being the boss of your holidays even after the loss of your spouse and it was a powerful almost two hours that we had together.

So, thank you for doing that with me. And more than anything I hope you're really thanking yourselves. I hope you're really patting yourselves on the back for investing time. And those of you who did the VIP experience for investing money, this is part of what Molly and I talk about in this episode. We're not taught as women to invest in ourselves. And there's value in that, investing in you, and in your brain, and in your mental wellness. Not only does it help you be a better mom but it helps make you a happier human. It helps make you enjoy life more.

And so, whenever I see women investing in themselves which was once a very hard thing for me to do personally, I just think it's something to celebrate. And I hope you're celebrating that. Alright, let's jump into my episode with Molly and I really hope you enjoy it.

Krista: Welcome, Molly Claire to the podcast, how you been?

Molly: Hello. So good to be here with you again.

Krista: Hello. So, we'll link to it in the show notes but in case listeners don't know who you are, we will link the podcast episode that you already did which was amazing and everyone should go and listen to. But for those of them who don't know who you are, can you introduce yourself?

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Molly: Yes. So, I am Molly Claire. I am a master life and business coach for coaches and female entrepreneurs. And I especially love to help women learn how to make money in their business and create the balance that they love with their personal life as well.

Krista: Yeah, which is kind of, it's hard to do. It's hard to create money and it's hard to create balance, so to do both at the same time.

Molly: Yeah, right. And we just like to go for it, why not. Let's just uplevel our life in every way.

Krista: Really though, why not. We say it like we're kind of joking but honestly, why not.

Molly: Yeah. I mean when I started my business I was going through a divorce and I did want to uplevel my life. I wanted to have money so I could have time, freedom and flexibility to be with my kids. And going through that is when I realized all of these limiting beliefs I had around money. And the experience for me ended up being very empowering and this is why I'm just – these are kind of the two areas that I'm really passionate about helping women is in motherhood, that is a space that I love.

And then in their thoughts about money because I just see how even though it's not about money, money in and of itself doesn't really matter. But it's what it represents to us oftentimes and the limits we have there that when we overcome those I just see women come alive and feel very empowered in really meaningful and personal ways that really don't have anything to do with the money.

Krista: Yeah. I'm excited to talk about that because I do think it's so important. And also, for a million reasons but kind of more broadly speaking, as I think about grief, and I think about what it's like to be a widow. And I think about, most people might not like maybe this at first

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when I say it but the opportunity of being a widow because honestly there really is a lot of opportunity when we look at, okay, the life that I thought I was going to have is no longer available to me, not that we would choose that because most of us wouldn't.

But here I am and it is a great time to kind of reassess what is it that I want? What is it that I value? What do I want to build next? And at least for a lot of the women I've worked with, a lot of us get to that place especially in midlife where we weren't really expansive in the way that we were thinking about what's possible for us in terms of our future, or our finances, or any of that. We're kind of in a routine and there's nothing like the death of a spouse to shake that up.

Molly: Right.

Krista: Yeah, right. But then so many people kind of stop when they get to survival, they get themselves out of acute grief where the whole world just feels like it exploded and you're barely functioning and you kind of get yourself back to functioning. And then that's where they stay. And there's so many different reasons we don't have to stay there. But one way I see them really being miserable is related to money and there's a couple of ways that I see it. So sometimes it is that they have less money than they've ever had before.

And they go from being a two income household or maybe a one income household to a zero income household, or two income household to a one income household. And so now they really have to figure out, okay, how am I going to do this as one person? And I've got kids, and I've got expenses, and I've got, you know, now it's all on me. And so, they're having this really pressure filled experience with a lot of self-doubt. And maybe not really ever having learned much about money or having ever really believed that they could. So that's kind of the one scenario.

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And then the second one is, and I did a whole podcast episode on this called Wealth Purgatory, so people can go and listen to that one too if this resonates. But this is kind of where I found myself which is you get some insurance money. And you would think that that would just make your life good and everything will be fine, and you would feel great about that money but you don't feel good about that money necessarily. And I see, so maybe we have more money than we've ever had before in terms of on paper.

But we actually have more misery than we would have ever expected around that money. We don't want it. We kind of want it. We don't really want it. We wish it hadn't come to us in the way that it did. If we don't have the belief that we can handle it or that we're good with investments, we worry that we're going to lose it. So, we worry about what other people will think if they know that we have it. Some kind of don't want to look at it.

Molly: It's so fascinating, isn't it, how we – I mean money is just money. It's really nothing. Isn't it interesting? It's something that's just made up.

Krista: Yeah. But boy, emotionally, yeah.

Molly: Right. And so, but it's so interesting how in the situation for your listeners where they've lost their person, and it's like this money is now so connected with so many big emotions for them, actually so many big negative emotions. And so, it's almost like it taints the money. It puts a whole story, there is a whole story wrapped up in that money which is where I would imagine a lot of the stuck-ness and issues around that money comes from, comes out, yeah.

Krista: Yeah. And I think where most people end up is that because there are so many emotions and because it is so complex and complicated in their minds and because most of them, you know, well, where I was, which

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was I didn't really know that I could choose my thoughts about money. To me it didn't feel optional to believe that it was death money.

Molly: Yeah, that's just kind of what it was.

Krista: That's just what it was. And also, I didn't really see it as an option that I could feel good about it. And so not only is it complicated and there's all sorts of heavy emotions around it. But there is just kind of this helplessness when you don't know that that is actually an optional story that you can change.

Molly: Yeah. You know, when you were talking about, you said that word 'opportunity' almost a little timid, like, okay. Sure, it doesn't feel like an opportunity. But I want to go back to that for a minute because I think it would be so amazing if all of your listeners just for this little bit of time that we're talking, just for a minute could maybe remove any of the judgment or the guilt telling them that because they lost their partner.

Because they lost their spouse that they shouldn't be happy, that they shouldn't grow, that they shouldn't create a great life. Because my guess is that for most of your listeners that probably comes up.

Krista: Almost always.

Molly: So just for a minute, and maybe we can all make a pact that just for this 30 minutes or whatever it is, that we can just remove that and make a little bit of space where some happiness, some progress, something new is allowed and not only allowed, but maybe it's really a positive thing for everyone.

Krista: Yeah, maybe it's encouraged. I love it.

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Molly: Yeah, because when you said that about opportunity I actually was thinking about a friend of mine who helps women post-divorce was talking today about wishing every woman who went through divorce could see it as a do over, like this is a new start. And when you said that, I thought really, it's in a sense like it is such an unexpected thing that's happened in your life when you lose your partner. And there's so much wrapped up in that.

But I think if we could remove the judgment and we could see maybe this is an opportunity, what's possible, what's in store, it might open the door a little bit to even seeing their money a little bit differently.

Krista: Yeah. Sometimes I'll describe it as, I think about posttraumatic growth and compare it to a tornado coming and taking your house. So, you wouldn't have necessarily asked mother nature to send the storm that took your house. But if your house got knocked over and you do have, you know, you're going to need to rebuild it. Then you could just rebuild the house that you had or try to build something very close to it. And that wouldn't be bad, or wrong, or good necessarily.

But chances are you've learned a lot by living in that house for the amount of time that you did. And so, it is also your opportunity to redesign, to update your design, to do something that's even more of what you want. And if you do that it's not to say anything bad about the other house. It's just to say that you've learned some things.

Molly: Yeah, I love that analogy and as you were saying that, honestly, my house was hit by a tornado.

Krista: I did not know that.

Molly: But it was a townhouse when we were young and we didn't really have much money and so we didn't own it. And I was just thinking in my

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mind, I thought I wish we could have made some updates but we couldn't because we didn't own it.

Krista: You didn't own the house.

Molly: Yeah. But I mean your clients, really it is such a great analogy because you do own your life, even though it doesn't feel like that when something happens unexpected. But how amazing would it be as women if we saw that we do own our life and that using money that we have no matter how we've come by that money. And using it to invest in making our lives better. I mean what a gift that would be to not only ourselves but the world because women impact the world, we do, yeah.

Krista: I know, you just said it and you said it twice and I think people hear it but I think it would be good to just go back, that you own your life. So, here's what I'm imagining my listeners are thinking, they're like, well, no, I don't. If I owned it, this wouldn't have happened. If I was actually in charge I wouldn't have done it this way, so I don't really own it. So that's not to say that everything that happens to us we own, or create, it's just to say that the totality of the experience is one that we own because no matter what happens to us we're still the ones that get to choose our response.

Molly: Even though it doesn't feel like it all the time.

Krista: Right. All the time, yeah.

Molly: Let's all just acknowledge that. Yeah, and I think because I'm pretty sure in your program Krista, you have Melanie Faye there, that does some of the work, sort of the emotional piece of it to bring it all together. And so, I think that yes, we do own our life. We don't control all of our thoughts or feelings that come up. We can get support and help with that but we do own our life. And as you were saying, imagining your listeners thinking, well, no, I don't. I think we all feel that way sometimes.

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The most enlightened person who knows that they own their life, sometimes some of these circumstances feel pretty big and pretty bad, and it doesn't really feel like we're in charge. But in thinking about – I don't know, what if it's really true that you own your future, you own your life, you get to decide what you create? Sometimes thinking about it in that frame, thinking ahead can be a little bit easier than owning what's happening now.

Krista: Everything that's happened up until now, yeah.

Molly: Yeah, when it's things that you didn't really like.

Krista: Yeah. Okay, so let's talk about owning your money then. So, if somebody's listening and they have money, but they aren't experiencing it as their money, they don't feel like it belongs to them, or they should have it, or they want it. What would you say to that?

Molly: I think it would just be interesting to understand why they think money isn't theirs when they actually own it.

Krista: When it's in their name.

Molly: And I'd imagine all the reasons, well, it came from this, or I didn't earn it, or I shouldn't have it, or it's replacing someone that was important to me, whatever it is. But I think it's actually really useful to separate money from, just for a minute, just for the sake of a scientific experiment. If we just remove all the emotions that seem to be around that money and we see it as just money, just a resource that can be used to do good. It can be used to nurture ourselves and our life, to invest in ourselves, make things better. It's just a resource and we happen to own that resource.

We are the ones that have been designated the one to have this money and to get to choose what to put it toward, what to use it for. I kind of think that's really a gift. I think making choices about money, here's why I get

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really excited about this topic of money is that when we have money and we decide that it's okay for us to have money. Immediately we're saying, I'm allowed to have something in my life which is a hard thing for women to do.

Krista: Sometimes, yeah.

Molly: And then we have it and then every time I make a choice with money, I spend money on something it's like a manifestation or an action related to something that matters to me. If we look at what we spend our money on, I spend money on my kids because I love them, I care about them. I've learned to spend money on myself and invest in myself because I've learned and decided that I really care about my life and my future. I care about my quality of life.

And so, every time we make a choice about money it's us saying, "I want to invest in this thing or this person, or this cause that I love and care about." And there's actually something really empowering about using money in that way.

Krista: Was there a time when it was hard for you to invest money in yourself?

Molly: Oh my gosh, yes. Yes, absolutely. And I had, and I might have even spoken about this the last time we had an interview together. So, if people heard it they'll just have to listen again. Yeah, I remember when I was – this isn't so much in response to your answer but kind of the moment when I really decided that I would take a step forward and say, "I want to invest in my life and my future and make it great." I was going through my divorce and I was in my closet and I was so scared about money, I was on the phone with my ex husband and we're sifting through it.

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And I was used to being a stay at home mom for the most part and didn't know how in the world I was going to make it all work. But I remember in that moment really going back to this idea of an opportunity, a do over, a chance to make my life better, I remember sitting there thinking, I want my kids to have a great life. And I want to create a great life. I think there is a lot possible. And so, I'm going to put my money where my mouth is and say, "Yes, I'm going all in on me, I'm giving myself the growth that I need in order to make my life better."

And I paid a life coach, the best life coach I knew at the time, and she was not cheap. And I was terrified about money. And I would have never imagined that I had the right to spend so much money on myself but I did it. And that was why, because it was a decision to say, I want to make my life better for me and for my kids so I'm going to do this. And the money I was spending wasn't on a coach to help me make money. It was spending money on a coach to help me heal, to help me to deal with all of the emotions that I didn't know how to deal with.

Because I knew that that had to be there in order for me to make a better life for me and for my kids.

Krista: I don't think I spent any money on myself. I was the kind of person who you could buy me a gift certificate for a massage and I probably wouldn't use it. It was hard for me to do stuff like that and hard for me to make time for myself. And even after Hugo died and I ended up with life insurance money, it started to get a little bit easier to buy. I remember going to Massage Envy and deciding, okay, I'm going to buy the membership. I'm actually going to take time out for myself and try to take care of my peace essentially.

And I remember little things, I think I did a lot of blind shopping as well too, just emotional shopping that I don't even remember but some of what I do remember, little things that I probably wouldn't have allowed myself.

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Molly: Did you say blind shopping?

Krista: Yeah, numb shopping, like you woke up and the Amazon boxes showed up and you don't exactly know.

Molly: Yeah. I was imagining you looking at blinds at Lowe's.

Krista: Who knows what just happened in my shopping cart. But as you were talking about spending money on a coach, I remember how agonizing it was for me literally. And I had followed Brooke Castillo for years before I paid anything to do coaching. Of course, there was a long time where even when I was interested, she was just doing high end weight loss coaching and that really wasn't something I was interested in. But even after Hugo died and I had the money, and I knew the program would be amazing for me. And it was less than \$300 a month. It was still so hard for me.

And I think at that point in time I didn't understand the return on investing in me. It's even hard to articulate it now a little bit. But I kind of saw it as a time exchange. I would be giving her money for a certain amount of her time and I was trying to kind of do that math based on what I thought her time was worth. Thank God I actually did it to be honest with you. And then six months later I was like, "Take all my money." I wanted to be a coach. It happened so fast. I was like, "This is the best thing ever, I must be involved in this. It's changing the entire trajectory of my life."

But at the time I just really couldn't imagine, I guess I don't think I knew the power of my brain. I don't think I knew the power of what someone could show me that I didn't know for myself. I knew I wanted it. I don't know, it's interesting. I hadn't really thought about that until you.

Molly: It is. Well, I know and as you've been talking about it, even telling your story, I realize how much more allowed I feel to spend money. And I love the way that I use money in my life. I love especially, I love taking my

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family to a cabin that's not too far from here and renting that out. I love paying for experiences. I enjoy spending money on things and people that matter to me. And that comes very easily to me now, much more naturally. But I mean I used to be the coupon clipping queen, all those things.

I don't even know if this is a thing anymore but where you would clip coupons and you could get all this stuff from CBS that was free.

Krista: Totally, I did the same thing.

Molly: You could do all the things. And in a lot of ways just by nature, I'm fairly frugal. There are still things that I could spend more money on but I don't really care to spend money on them. So, I'm not necessarily a whatever a big spender would be in every way. But I enjoy spending money on good things that make my life better. So, I think it's really, yeah, for your listeners that are maybe thinking we're speaking a foreign language, this idea of how we think about money and being allowed to spend it and enjoy that.

I just think it's, wherever you are with the way you think about money and how it impacts you at any given time, it's so good to know that that can always change. And I think it can be really helpful to think about, what would it be like if I felt more at ease spending money investing in myself? What would it be like if I felt like I was allowed to have nice things and pay money for it even if I wish that the circumstances in which I got this money were different?

Krista: Yeah. And I think what I have found to be true is that the more relaxed I get around money the more I'm willing to let it flow out and flow in and it starts flowing. And what I see often is, and this is where I was for a while, is that it can feel like when we're afraid and we're not looking at money that somehow that is safer or protective of that money. And I have

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found that to be the exact opposite. Because usually when we're scared what I see is we actually don't even want to look.

It's like, I'm so afraid that I'm going to lose it or that I won't be able to handle it, or that I'll make bad decisions, or I won't know the right questions to ask my financial person. Or I won't even be able to find a financial person, or whatever it is, there's fear there. Then we just stop looking and we become less attached to what's actually going on. We don't make budgets. We don't see if we're sticking to them. We don't figure out how to make wise investments. We just kind of clench down and tighten up and freeze.

And then sometimes we end up, there's more going out than is coming in because fear is what's driving us as opposed to figuring out, okay, how can I relax a little bit?

Molly: Yes. And I think oftentimes one of the places fear can come from is thinking, I'm not good with money. I don't know how to manage money. I don't know what to do with it. And so, it's almost like there's a part of us that thinks, if we look at the reality of it, it might be looking at the reality and is there enough, is there not? But it might be looking at the reality of money can feel like a mirror and a very mean mirror by the way, that's saying, "You're bad with money, you should be more careful, you should, should, should."

And so, I think that's another place that fear can come from. But you're exactly right, it's like looking at it and understanding I think how to look at your money from a place of being objective, being productive, not having any facts about the money be a threat to you is necessary I think in order to be able to look at it.

Krista: Yeah. It was freeing to me and I don't remember where I first learned it or heard it but just freeing to me to think about money is just math

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and knowing that really there's never any drama when there's math. Math is not dramatic, math is just equations and numbers. And there's really no emotion to math. And so, any drama that I was having on top of my math was like drama I could do something about because as much as it felt like it was being caused by the money, it wasn't because drama comes from our mine.

But I actually could clean up the drama, yeah, I find that to be helpful, just thinking of it as just a neutral thing that we don't have to believe our brain's stories about, yeah. So, what would you tell somebody if they're actually scared of money?

Molly: Yeah, I would say, I mean it's a challenging question to answer because there can be so many reasons that we're scared. And help me understand, describe an instance in which for example your clients would be scared of money.

Krista: There's so many, Molly. Okay, let me just give you one. So right now, I have several clients who are contemplating moves. And so, what they are telling themselves is that they are scared that they won't have enough money to be able to live where they want to live. I have clients that want to go and maybe move to a different part of the country and be near a child. Or downsize but move somewhere that's a location that they like better.

And the other, they won't be able to make it work, that they're scared of that decision. Or scared that they'll make the wrong decision, that comes up a lot too.

Molly: Yeah. I think that, well, it's like as far as decisions in general, worry about making a bad decision, making a wrong decision, I just will preach all day long that a bad decision is just one that's not made. I think that's the worst thing we do is when we don't make a decision. For example, if your

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clients are having money and they're just frozen and they're not doing anything with it, that's not really going to move anyone forward. That's just staying stuck and paralyzed. But as far as fear with money it goes back to exactly what you were saying about a willingness to look at it and a willingness to do the math.

And every scenario that you just mentioned it's this well, I don't know if this is possible, what if I can't do this? It's so many unknowns and I think that's what kind of exacerbates the fear. And so, if you're feeling fear around those things, look at the facts. See what's true. See what's real. And always open up to the possibilities of what if you could make this or that happen financially? What if this was possible?

Because I think the more you can sift through facts of a situation and get all of the information, and then approach things from a place of creative problem solving, I think it pretty much obliterates the fear. Because you're not really entertaining fear that shouldn't be there. And you're solving for the things that seem to be a problem. And it's just like forward motion.

Krista: I think sometimes too we use terms like enough and we act like we have definitions for those terms. They're very nebulous, what even is enough? So, if you're worried, do I have enough, well, let's quantify. How do we decide what enough is mathematically? What do we mean when we say that? Does that mean, will I have enough to be in assisted living when I'm 85?

What do we actually mean by enough? And let's wrap some numbers around that. And if we don't know, let's find a financial advisor who can help us with that and do some long term planning so that we have the math. Because nebulous concepts just are little grey clouds.

Molly: Yeah, absolutely. And I think that for your listeners it's like you have lost your person, you've lost your spouse. A lot of change is happening

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wherever you are in your journey of all of that. And I do think it's important to get help, and support, and answers for these things. It's like if you feel that you have a skill gap financially, well, who can help you fill that skill gap?

Krista: And it's not something to feel guilty about. If you don't have confidence because you don't have a skill, the only way you get that confidence is you figure out the skill. You find somebody who can teach you and you learn. You didn't pop out of the womb with financial savvy and investment knowledge.

Molly: Right, yeah. And I think that a lot of it is I think a lot of fear around money is a combination of just lies we tell ourselves about what we can or can't do, or what's possible, all of that. And the unknown and probably just some basic skill gaps really. And experience as well because I think there are things that we can learn, we can gain skills, we can have knowledge on how to manage some things financially. And part of it is just deciding to do it, learning to manage, starting to manage. Learning how to spend, learning how to invest and build a great future ahead.

Krista: So, when you're working with female entrepreneurs, where are you seeing them struggle and what can we leverage out of what you help them with?

Molly: Yeah. I mean a lot of it is it's so much about allowed. What am I allowed to have? What am I allowed to make? Because I don't know why we do this as human beings but we tie so much of our worth to money and how much money we're allowed to have and how much money we're allowed to spend. And somehow if I'm good enough or if I'm a better person or if I'm worth more then I can have more money. I don't know why we do that but for some reason we do.

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And so, I think the more you can separate out, this is very similar to what I was saying before, separating out, well, here's the money and then here's me. And money is not personal. Money is an opportunity to do good. Money is an opportunity to move your life forward. And with the entrepreneurs that I work with, it's that, am I putting out enough value, do I deserve to earn this money? And I think the more we can make it, like depersonalize it and just decide in a business, I put out value. I give, I set prices.

And people give me money for it, that's it, it's just an exchange of service and value, and money. And I really feel like kind of creating that separation is a big key.

Krista: Yeah. I also think there have been times where I have struggled or had to really deeply think about investing in my business and betting on myself. And times where you think about, okay, well, how much money should I save and where should I put the money that I save? I was kind of always brought up to think, okay, well, you put it in your 401(k). You put it where it's 'safe' as opposed to the switch that I've had to make as an entrepreneur, or I've chosen to make, I didn't have to make it which is actually I want to invest in myself.

And I don't mean just in making the quality of my life better but I want to invest in my brain and in what I need to grow more money. Yeah, do you see that struggle a lot?

Molly: Absolutely. And this is something that I really teach my clients about because as an entrepreneur there is no shortage of things that you need to learn. And especially me in working with coaches specifically building their business it's like, okay, there's a laundry list of skills that I either need to learn or hire someone to do. There is no shortage of ways you can spend your money. And so, a lot of the clients that come to me they have fear about spending money. They have fear about investing in their business.

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And I think that sometimes a very valuable concept is sort of misapplied. And that is that you want to spend your money in the ways that you are going to get a return on your investment. Okay, if I'm spending money there should be a return on my investment in my business. And while I agree with that I don't believe that there's always a clear obvious and straightforward connection to what that means. So, for example, with my advanced certification where I'm helping coaches to be better coaches, we're doing higher level work.

They're learning specifically how to work with women in motherhood and parenting issues. And so then increasing their knowledge while it's not like, if I have this certification then there's some rule that says I'm allowed to charge more. The truth is that when these coaches have greater skills, greater ability to help their clients and they're solid and connected with that, there is a level of extreme confidence that's there, that allows them to either charge more, or build their business faster, or feel more comfortable selling their clients.

And so just all that being said it's like, I don't even remember what your original question was so hopefully there's something useful coming out of what I'm sharing here, right.

Krista: Yeah.

Molly: Yeah. Just that when you think about where to spend money and where the best place is to spend money, think about what the return on that investment is but not necessarily just directly.

Krista: Directly, yeah.

Molly: Because going back to my example of hiring a coach, I'm going through my divorce. I'm having all these emotions, how am I going to take care of the kids, how am I going to do all this stuff? Well, me paying a

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coach to help me with my emotions, well, that doesn't really seem to be a great return on investment. But in reality it absolutely was because when I was able to be a more whole person, well, that allowed me to make more money. That improved my quality of life which right there in and of itself is a huge return on the investment.

I didn't need the money, I needed a better quality of life. So that's a pretty good deal, yeah.

Krista: Yeah, that's where I was too. And from the outside I don't think anybody would have told you that they thought I was struggling because it didn't look like a struggle. It looked like I was 'fine'. It looked like I was good. And I was okay but I wasn't loving my life. I wanted to believe that the future could be as good or better than the past. I kind of intellectually knew it was possible. But I didn't really have tools. I didn't really know how was that possible. And I also frankly didn't have anybody in my environment that was doing it, that was showing me that it was possible.

And there's something to be said for just surrounding yourself in environments where there are people who are doing what it is you want to do, whether that's coaching or whatever your business is.

Molly: 100%. Well, and even the women that you speak to and in your community, that's such a gift to have each other and to be surrounded by other people who are deciding, okay, I'm in this situation, how about together we could all decide we could make our life better. We could all decide we have a do over, we have an opportunity here. There's a lot of it matters who you surround yourself with.

Krista: It sure does, yeah, it sure does. Because a lot of people, this is what I find, a lot of people in a widowed mom's life will have opinions about how she's doing it. And they're not always the nicest opinions. And so, it can be a time that it's just really hard to feel confident in the first, just generally

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speaking. But then when you've got other people who are looking at you and wondering, is that really what you want to do with those kids? Is that really the parenting choice that you want to make? Are you sure about that? Would your husband approve?

Thinking things and giving you the side eye, to be able to get yourself in a place where there are other people who will lift you up, and prop you up, and be examples that you don't have to feel guilty. And you can step into your own authority and it is okay for you to be happy again. And you don't have to hide your choices and whether you're dating again or whatever it is that you want next in your life.

Molly: Yes, if you guys, if you're listening and you have people saying the things Krista just said, spend less time with them.

Krista: Yeah, get those people out of your brain, so true. I was thinking too, just kind of as you were talking I was thinking about something that really helped me kind of come into a different experience with money. And it was a while ago but I'd started for a while doing a really conscious practice which I think other people could do if they wanted to. Which was as I spent money, I used to have a hang-up about spending money, it didn't feel good to me to spend money.

And when I used to work for Learjet a long time ago I remember there for a while the aviation industry was getting a lot of flak because we built these extravagant business jets. And I remember being so insulted as I thought about this because people were really giving these, honestly, hardworking self-made millionaires grief for spending money on a jet. But when I thought about it, I thought yes, they are spending a \$1 million on a jet and thank goodness because that's why I have a job. Thank goodness because how many of my friends have jobs. Look at the ripple effect.

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And so, I started practicing as I wrote a check, or spent money, or paid a bill, really kind of pausing and thinking about the ripple effect, that that money was going to have in the world. Even if it was just food, okay, the server is going to benefit from this, the people in the kitchen, the people who provided, who sold the food to the restaurant, the people who grew the food. The people who did the marketing for the restaurant. It just goes, and goes, and goes. And just kind of taps you into the flow of it isn't just a one transaction and it's just you buying a nice meal.

It is yes, you get the nice meal but then the money flows where it is meant to flow. And then I found that doing that, also then I started doing it when I received it in as well as kind of part of that kind of coming and going. And it just opened up something for me.

Molly: Yes. I've done something similar, I especially when I noticed that I would think about the ripple effect especially if I was paying money for something that I wasn't as excited about paying money for a bill that is kind of an annoyance or something. And then you're like, okay, well, this is what I get, I'm grateful for this. And I'm grateful that all these people can benefit from it. And I especially noticed that I started a practice, again, very similar but really enjoying the process of giving someone money for their services, someone would mow my lawn and it's like thank you.

And really appreciating how fun it was to be able to pay them. How great it was for them to be able to receive it. And how much gratitude I had for the service that was done. And so really pretty similar of thinking through all that but it does make a difference. Now, I didn't ever do the reverse like you where I really consciously thought about it when receiving. But I did notice that the more I enjoyed paying people especially paying people well for services done well, it made it much easier for me to receive.

Krista: Yeah. Well, and as I kind of see it, it's like when I'm doing it as the money's going out, it's just I'm in a different place on the flow. When I'm

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doing it and the money's coming in it's like you get to enjoy the coming in but also you're just at the top of the going out. So, it's still that same line of flow and so I think it's like I am enjoying it as it's coming in for me but also kind of enjoying what I know I'm going to do with it and how it's going to benefit others in the downward flow.

So, as you were talking about mowing, here's another thing I wanted to ask you about because spending money on domestic tasks, can we talk about that?

Molly: Yes.

Krista: Yes, okay. So, you'll have opinions. I never struggled, for some reason as soon as Hugo died, some of family members, some of my neighbors, just came and mowed my lawn. I didn't ask, they just did and they did that for a while. And then my neighbor starting mowing my lawn and I was, "Okay, well, I can't have my neighbor mowing my lawn." He was in his early 70s, we're not going to do that. And I remember the life insurance people saying, "Hey, part of this money is for things that your husband would have done like lawn mowing."

Molly: I'm so glad they told you that.

Krista: It was such a gift that they gave me to tell me that because it really is what allowed me to give myself permission to pay someone to mow my lawn because otherwise I would have been out there mowing it. And there was a time in my life where I did mow the lawn, and I liked mowing the lawn, and it was kind of peaceful and enjoyable. That was not the time when I really wanted to mow the lawn. So thankfully they said, they planted the seed that that was that money was for and therefore in my mind I made it okay to spend.

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But holy cow did it take me a long time to allow myself to get someone to help me clean my house, a long clean. What do you think about that, about the invisible workload of women?

Molly: Oh gosh, it is invisible. And you know what? I think that I read this article once that just, it just stuck with me. It talked about the invisible work that women do, in the sense of you think about housework and all those kind of things which we know women carry more of that burden typically no matter who's the breadwinner or whatever. But there's that and it's like, well, people only notice when it's not done. So that in a sense is invisible.

But this article talked about just as women typically we're doing so much for the relationships and the wellbeing of people in our lives and it requires an emotional energy from us. And it's really not seen or recognized at all and yet it's probably the most important thing I think that we do. And so, I think, yeah, just speaking to if you're a woman listening to this podcast anywhere you probably do way more than you realize because I think we do. And I think we minimize the amount of work that we do.

And I'm so grateful that I did going through my divorce, gave myself total permission to pay people to help me because I was so determined. I think for me I was like, "I have got to make this business happen and work because I want to be with my kids. I want to have this great life." And so, I really committed to paying for things that would take up time that I could otherwise spend in my business. And so, in that sense I was able to maybe justify it a little bit. But now I see we really don't have to justify getting help for those things.

Why not have a nice life? What are we here for in life, not to just have a nice experience with amazing people around us.

Krista: Yeah. And it really did take me a long time. I could justify things that I didn't have the skill to do. If I needed work done around the house and I

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didn't know how to do it, that was easy for me to justify. It was things that involved time and I knew I could do it that I would should on myself for and be like, "Well, you should be able to do all of that." Even things like, it's not Instacart but just like it used to be called ClickUp where I live where just ordering the groceries and having someone else pick them for you. And then going to the store and picking them up.

That cost \$6 extra and it took me a long time to be able to just decide that that was okay, that I was worth that, that my time was worth that.

Molly: Yeah. Isn't it crazy how much mind drama we create around money and spending?

Krista: Yeah. And now I'm just like, "Who can we hire to do this? Who can we hire to do that?" It's not how I want to spend my time and I've just decided time is my most precious resource. And it's not that I want to spend all of my money to pay for time. But now time has more value to me than it used to have.

Molly: Yeah, I agree, and quality of life. Just the older I've gotten I'm like, "You know what? I just want to enjoy my life."

Krista: And I want to learn from other people who I know can help me. And I'm willing to pay for that. I'm willing to pay for that. And I have learned too that when I – this was the biggest difference I think for me when I originally coached with Brooke is that even though I had listened to the podcast for a long time and I had gotten so much value out of it. I mean we joked about it but I could quote her podcast to her. You know what I mean? She'd be like, "Now, what podcast", when I worked for the school briefly.

I could quote it to her and tell her what episode was what. So, I listened but there was something about it for me where when I actually started paying to participate and then I started applying my level of commitment to myself

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because I had skin in the game, was what made the difference for me. I took every piece of homework she gave me and I did it. And that's why I changed so quickly.

Molly: Absolutely. Well, when you said that I was thinking with my clients when they struggle to charge people especially because as coaches there's a lot of noise in their head. Because I work with these coaches and they're helpers. They're people that naturally want to help, and give, and fix, and heal, and all these things. And so, they have a lot of thoughts about, well, I feel guilty charging people for helping them.

And I always use the example of when I was a single mom and that I did invest in myself because it's like, okay, if there's a person that you might feel bad for and think they would deserve or need a handout. It's going to be typically like a single mom, she has these kids. And at the time I also had chronic fatigue, she needs a handout. A handout was the last thing I needed. And what I really needed was to be scared about money and invest in myself anyway and say, "I'm putting my money where my mouth is and investing in myself."

That's what I really needed way more than a handout. And so, I agree it was way more powerful for me that I paid for it.

Krista: Did you know that at the time? You say it now with such conviction, what did you think about it at the time?

Molly: I think because I had been in the coaching space, I was a coach already at that time that I think that's how I thought about it. I don't know that I thought, the last thing I need is a handout. But in a way I sort of did. I remember thinking this is me raising my hand and saying, "Yes, I am going to pay and put my money where my mouth is to make my life better." It very much felt like this moment of making such a powerful decision about what was possible for my future.

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Krista: Yeah, I love that.

Molly: So, it was a big deal at the time and I remember it very vividly now.

Krista: Yeah. And I'm thinking too about when I – this is not exactly related but in thinking about how to spend life insurance money a part of me wanted to spend that money, invest that money in ways that I believed he would support which is a little unfair because it kind of requires you to be psychic. But yet also you know a lot about your person and you know how they thought and what their opinions about such things were. And so, I remember as I was – I had gotten so fired up about life coaching and I decided, I'm going to go certify. I'm going to get certified.

And we both worked together at Learjet, he was an engineer. That man would not have been impressed if I had come home and said, "Hey, I want to be a life coach." He'd have been like, "What? You want to do what? No, that is not, no, stick with the safe job." And so that felt a little bit – I really had to kind of step out and be a little brave there. Even though he's not there to tell me, "I don't think this is a good choice." But I could kind of hear of it of like, "Are you sure you want to do that? I don't know if that's a really great idea for you."

And to just be to be able to go, "You know what? It's okay, it's okay if he wouldn't have thought that was a great thing for me because this is my one precious life and this is the direction that I really want to take it. This is what matters to me and I don't need his blessing." And in hindsight as I look back I'm sure he's cheering me on wildly.

Molly: Right. Because he really just wants you to be happy.

Krista: For sure, but in his mind that would have never been, this was like quackery to him. And the ironic thing, it's so funny, his first wife, we both became coaches at the same time and we both laughed about it. Hugo

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would be like, “What are you two crazy women doing, becoming life coaches.” And we both did it in different organizations but at the same time. But really stepping into, okay, it can be tempting to want to make decisions for that person and on behalf of that person.

And I think that sometimes maybe that feels good and we can maintain a connection in that way. But sometimes it can be so limiting because you know what was their dream isn't necessarily yours. And what they wanted isn't necessarily what's best for you.

Molly: Well, I'll just tell you what I believe for what it's worth and any of your listeners can adopt this belief if they want. I really believe this though. I believe that when we're in this life, in this world where we are that we have a limited view of things, we know that, we all have a limited view. And to me I believe that when someone passes on it's like, all the limits are lifted and there's more of almost like I imagine Hugo when he was here having opinions and limits about that. But then when he's gone from this world and this life that's so limited he just sees you and all the things that are just important.

And all he wants is what's best for you and none of those thoughts even occur to him. That's my opinion about it.

Krista: And I'm with you now but it took me a while to get there. It took me a while to get there. Eventually I just decided, you know what? I mean I think he's pretty much just snow skiing. and barefoot water skiing, and climbing mountains. He's with his dad doing whatever he wants to do and he's just happy. And he just wants me to be happy. And so, what's interesting is I never had that angst about dating again. I never worried that he would be upset that I would be in another relationship. I knew he would be happy for me there.

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But I did have some angst about how to step into authority around that money. Yeah, and also just not feel so icky about it. I just don't want people to know about it. Just I don't like the way I came to it. It's such a miserable place and I just kept having to remind myself. The last thing he would want is for me to be, you know, he already has died which was clearly not his intention. And then now I'm not even going to enjoy the little bit that he could do for me because of all of my drama in my brain about it. So, figure out. And I'm just going to say that to anybody listening.

I don't care what you do with your money but figure out how to own it and feel good about it. And actually, be able to enjoy it. And if enjoying it means saving it, and never spending it, and it just feels really, really good to you to have money, great. It's not about spending it but it's just about stepping into authority around what you do with it and liking your reasons for what you do with it. And not feeling like it's bad or dirty, or you have to hide from it or you've done something wrong because you have it. That's just all a recipe for misery.

Molly: Yeah. And I think making it an intentional choice, like you were saying, if someone decides, I am choosing to have and keep my money there because I enjoy having the money, that's very different than I'm not going to do anything with the money. I don't know what to do with the money. So, whatever you do choose to do that and own it.

Krista: Choose it, choose it, yeah. And I will say too in Mom Goes On, this is so common, we talk about money issues all the time and money drama all the time and it's in the curriculum because that's how common it is. So other widows if you're listening and you're thinking, well, I'm this special snowflake who struggles with money. No, you're not. We're almost all struggling in some way, whether it's the wealth purgatory because we're afraid we're going to lose it and we have more money than we've ever had.

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Or it's because we don't know how we're going to make ends meet. I don't know a lot of widows that are just naturally confident with money unless they do some work on it.

Molly: Yeah. There's a reason this episode is airing.

Krista: Right, exactly. Well, so if people want to get in touch with you, what's the best way?

Molly: Yeah. I work specifically with coaches so it wouldn't apply to most of your audience. But if you are a coach building your business you can find me at mollyclaire.com and I do have currently advanced certification open. This advanced certification is actually for coaches who work with moms specifically either parenting or other niches in that family space, helping coaches, help women to navigate motherhood. So, it's advanced certification for motherhood and family life coaching. So, if that is your thing I would love to have you join me there. And again, they can find that at mollyclaire.com.

Krista: Yay. And then Masterful Coaching Collective, it's not open right now, people can't join?

Molly: Correct, yeah. So, the Masterful Coach Collective is a community for coaches. It's an all in one, we do business support and guidance, help with your life balance and also with coaching skill mastery. So definitely if you're interested in that go to mollyclaire.com and you can apply there for when it opens up again. It's kind of amazing and we bring the amazing Krista St-Germain there sometimes.

Krista: Totally my pleasure. And listen, I have to tell you, thank you for just being in my life. I know that I've told you this but I don't think I can tell you enough, your presence and just whenever we Marco Polo or whenever I

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just get a Molly update or a little Molly encouragement I just love you and I appreciate you so much.

Molly: Thank you so much.

Krista: Thanks for coming on the podcast.

Molly: Thank you. It's so good to be here.

Krista: Alright, take care.

Molly: Alright, thanks, you too.

If you like what you've been hearing on this podcast and want to create a future you can truly get excited about after the loss of your spouse, I invite you to join my Mom Goes On coaching program. It's small group coaching just for widowed moms like you where I'll help you figure out what's holding you back and give you the tools and support you need so that you can move forward with confidence.

Please don't settle for a new normal that's less than you deserve. Go to coachingwithkrista.com and click work with me for details and the next steps. I can't wait to meet you.