

Bonus: The Roots of Women's Self-Limiting Beliefs about Money with Natalie Miller



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Rachel Rodgers

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Welcome to *The Million Dollar Badass Podcast*. I'm your host, Rachel Rodgers, wife, mother to four children, lover of Beyoncé, coffee drinker, and afro wearer, and I just happen to be the CEO of a seven-figure business. I am on a mission to help every woman I meet become a millionaire. If you want to make more money, you are in the right place. Let's get it going.

Rachel Rodgers: Hello, friends. And welcome back to the podcast. I'm excited to have my Director of Programs here today, Natalie Miller. Welcome, Natalie.

Natalie Miller: Hello, hello. I'm so excited.

Rachel Rodgers: Yay. I'm so excited. I think this is so fun. And just so you guys know, season two will definitely preview more of the Hello Seven team, because there's just a wealth of brilliance and talent on the Hello Seven team. So you'll get to meet more of our members. But this week I wanted Natalie to join me to have another discussion about money mindset. Sort of part two of the conversation. And I mean, there could be part 24, right, because this is just endless. But I was excited to just have this conversation as we kick off the Worthy launch shortly. So, for those of you who don't know, we are launching a new money mindset course for women, that we are pre-launching right now, but you can join the pre-launch list, it's at helloseven.co/worthy.

And then, it launches December 1st. So December 1st will be your first opportunity to jump in. But you got to be on the list to get all the details. So that's that. And you will also not only get the opportunity to work with me, but you'll get the opportunity to work with the wonderful Natalie in the program. Yay, we love it.

Natalie Miller: Yay.

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Rachel Rodgers: So, it's going to be amazing. Natalie, we were just talking before we hit record about like where do we even start this conversation, because there's so much to say about it.

Natalie Miller: Yeah. And you know, I was saying, Rachel, for me, it's so important when we're talking about money mindset, and women particularly to acknowledge like the history of women and money, and how fraught and messed up it is actually, so that we can understand that our complex feelings about money, about spending money, about investing money, about charging money, they are rooted in centuries of conditioning that had the racist patriarchy telling us that women just could not be trusted with money.

Rachel Rodgers: Absolutely. This is exactly why I wanted to create Worthy, because there are money mindset courses out there, and there's lots of programs, and books about money mindset, many of which I have consumed, and are valuable, but I felt like it was really important to consider, like when we're talking about women and money, we're talking about politics. This is political, it's historical, it's so much more than just making more money in your business, right, it goes far beyond that. And I think it's really important to talk about what are the money mindset needs of a black woman, who's experienced racism in this country, like what are the money mindset needs of a lesbian woman? What are the money mindset needs of a fat woman?

I think it's important to recognize the nuance, because I feel like when we talk about self-help, it's through a lens of a white guy. Like everything else. So I feel like it's important to have a nuanced conversation, and really consider all of these different aspects of identity, because identity is so wrapped up in our self-worth, and therefore what we believe our earning potential can be.

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Natalie Miller: Yes. Completely. And not only our earning potential, but also our ability to make decisions with money. Can I lay down some dates that I still find shocking, Rachel?

Rachel Rodgers: Yes.

Natalie Miller: Okay, awesome. Okay. So, it was only in 1938, so not even 100 years ago, like what? Like 80 years ago? That The Fair Labor Standards Act happened. So when The Fair Labor Standards Act happened, that established a minimum wage in the United States. So, if you imagine like getting a job at say Starbucks, or McDonald's, the minimum wage is the same for people of all genders, the minimum wages. Right. But it wasn't before that. It wasn't before that. You could be doing the same sort of, and I'll say the word menial, I will say I have done a lot of those service jobs, but I'll say you would be doing the same kind of like basic job and making less money than your male counterparts until just like 80 years ago.

Of course, and I totally want to talk about this. Today, we still have no Equal Pay Act, so today, as we all know, Latina and Native American women makes 58 cents on the white men's dollar. Black women make like 67 cents on the white men's dollar. White women make 82 cents on the white men's dollar. So it's like, even today in the higher paying professions, like, yes, you can make the same as a white dude if you work at Starbucks, but maybe not if you're in management. Right, so yeah. Okay, but there's two more things that I wanted to tell you about.

Rachel Rodgers: Lay it on me.

Natalie Miller: So, it was only in the 1960s that it became possible for women to have their own bank accounts.

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Rachel Rodgers: Wow.

Natalie Miller: Like you couldn't have your own bank account in most banks before the 1960s.

Rachel Rodgers: That is unreal to imagine. Like that is unfathomable. Because I'm like, okay but I'm working. So do I put my money in my bra? Do I put it in a shoebox under my bed? Where must I put this money? In the hands of a man, I suppose.

Natalie Miller: Yeah. And I mean, honestly, if we think about it, we kind of do still put the money in the hands of men, because of course, all the banks, you know, or most. I shouldn't say all, there are a few women-run banks, but you know. But yes, no, you couldn't even have your own account. And then this one, this one also just slays me. 1974. So I was going to be born in three years in 1974. I'm like a 42-year-old woman. 1974 is when the Equal Credit Opportunity Act was passed. And women could not have a credit card, or a loan without a male co-signature before 1974.

So you couldn't be trusted to borrow money at all. You wouldn't even be considered without a male cosigner. Your dad, your husband, maybe your brother, I don't know. But you had to have a guy cosign. In 1974. My mom was like in her 20s in 1974. What?

Rachel Rodgers: Wow. I know, that's insane. And you know what I thought about when you first said the Fair Labor Standards Act that established the minimum wage being equal for all people in 1938. My first thought was, "Well, sure. The law was passed. But I'm sure it took years before it was really in action." Because people just do whatever, and they have to get caught, they have to [inaudible] fear, the rule of law has to be established. There has to be punishment involved if people don't follow it, fines, et cetera, in order for people to actually take the law seriously.

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So like even though they passed the law, the knowledge of that and for it to be acted out usually takes a while. Which makes sense when I think about the Equal Credit Opportunity Act only being in 1974, because I have to tell you, my experience with getting a line of credit or my multi-seven figure business, being able to buy a home as the CEO of a seven-figure business, the shit that I have dealt with with banks, like extending me any form of credit whatsoever, is ridiculous.

There is so much bias there, it's insane. So it doesn't surprise me, right, like we're not that far away from it just having been established, and for sure, there's still the remnants of that. And just like you were saying, when all these institutions are run by white men, they're setting the standards, right, they're not setting standards that, like those standards can have biases, but they may not see it, and often probably don't care about it. No wonder women feel fucked financially, and stressed about money, and struggle with trusting themselves when it comes to money.

Natalie Miller: Yeah. I mean, there are some other things I was excited to fold into this also, because of course, it's like, it's multilayered. So there's this one piece that it's like, "Okay, systemically women have been disempowered from managing money." I still hear, I felt this way in my family. I had a question about investing, I would call my father. I mean, not that I really, but if I had a question about an investment, I would call ... and I'm like a very boldly feminist woman, but there's that impulse to trust men, right?

When we think of like, "Who's a famous investor? Warren Buffett." Like we think of men as being the ones who know about money. So there's kind of that piece with, can women really manage money? And just to acknowledge that, no matter how strong your maternal line is, no matter how feminist your upbringing is, culturally we have been, there's like this subliminal and sometimes not subliminal, sometimes just liminal, message

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coming through all the time saying like, "Oh, but can you really trust women with money? You know what they do with money, right? Women are frivolous with money. Women overspend." You know, the cultural stereotypes that we deal with. We can't help but be influenced by those, right?

Rachel Rodgers: Exactly. And I mean, the media actually specifically does that. There was a study done a couple of years ago about the messages that are sent to women versus the messages that are sent to men in the media. And the messages to women are all about cutting coupons and saving money, and don't buy lattes, and it's kind of like, "Rein it in, sister, because you're spending habits are out of control." That's the key messages to women all the time. And it's nonstop. And you have to think about, it's incessant. It's the ads that you're seeing when you're reading a blog, or the newspaper, you know, on your phone, to like what the commercials that you're seeing on TV. It's everywhere. And it's like permeated through the entire culture.

Natalie Miller: Totally. Totally.

Rachel Rodgers: You know, and then the messages men are sent are, "Oh, take risks, be powerful." It's all very lions and nice suits, and broad shoulders. And it's all very like, "Here's how to be powerful. Go get your money, go invest. Take risks. You can do it." Right? So, I mean, and there you go. That's all it takes nonstop over I don't know, how long has the media existed? Because that's how long they've been doing this shit.

Natalie Miller: Yeah. Absolutely. You know, I have this little theory also, I read this fascinating book about the founding mothers, and their role in perpetuating slavery. It's a totally good book. I wish I could remember the author right now. But google that and you'll find it. And one thing that I was struck by is that in the 1700s, 1800s, women obviously, like basically were

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passed from man to man as sometimes as literal property in the case of enslaved people. And then, sometimes is like, figurative property in the case of like dowries, and being married also, whatever.

But women, the only power that white women especially really had in that era was to manage a household's finances. Right? And so her success, basically she got an allowance, and then she had to manage the household's finances. So, the sort of proof that she was doing a really good job was that she could come in under budget. That she could do more with less. And just think about that for a second, Rachel, I know that we coach ourselves around this, and we coach our clients around this all the time. There is this impulse for women in business to do more with less. To charge less, and give more. Like that is what we're supposed to do. Under charge, and over deliver.

Rachel Rodgers: 100%. I feel like I battle this on a daily basis, this thought with our clients. You know.

Natalie Miller: Absolutely.

Rachel Rodgers: And at times with myself. But this is exactly why there's all kinds of statistics that show that women entrepreneurs, like the vast majority of women entrepreneurs are making \$50,000 or less. And they're not hiring employees. And employees are the key. You've got to hire team members, because you have a very finite limit to how much work you can do. And so if there's two of you working towards a goal, just do the math, you're going to make more money that way. But women feel like, "No, I have to run this whole empire, and I have to make it all happen with no ... like not going into debt, and not hiring any other people and spending as little money as possible. Oh, also taking care of my husband and the household, and the kids, and everything."

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Natalie Miller: OMG. Okay, you're like handing me segues on a platter, Rachel, I love it so much. So that was the last piece I wanted to say, right. I wanted to talk about how women, we don't trust ourselves to manage money because culture hasn't trusted us. We try to do more with less because we've been socially conditioned as household managers, budget managers, rather than risk takers, rather than builders, right. And this last thing that you were just talking about, much of the labor that women are responsible for is unpaid or underpaid.

Rachel Rodgers: Yep.

Natalie Miller: Right? And we know this even as there are more and more stay-at-home dads, even as there are more and more heterosexual couples where the man is contributing more at home, still, still, women do more of household labor than their male partners do. That's just true. And we know, that happens in corporate workplaces as well. Women do the soft things like the birthday cake, and cleaning the office kitchen, and reminding everyone that we need to throw a going away party for so and so. Women get responsible for these things, and not paid for them. So I think subconsciously, we're like, "Yeah, that's just part of it. I have to do it all. I have to do it all." Yeah.

Rachel Rodgers: Yes. Definitely. And, that's not going to put us in a good place in terms of trying to decide how to really trust ourselves and manage our money, right, because it's just like, "No, let's run ourselves into the ground for as little financial reward as possible." It's almost like, and I challenge anybody who's listening, to really consider this. Look at all the ways that you push money away in your life. I have this happen with people that work for me, and just other people that I've done business with. With like their fees that they're charging me, I'm like, "That's insane."

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Then they do something extra, and I'm like, "Okay, what do I need to pay you for that?" "Oh, don't worry about it." So it's like, there's a lot of ... or, like, you do this extra work for a client, that's outside of the scope of the contract, and you're like, "Oh, don't worry about it, you don't have to pay me for that." It's like how much are you ... or, another area that I know is a touchy area for entrepreneurs, which is somebody asks you for a refund, or asks you to give them their money back even though you've done the work, or whatever, and you give them back, no argument.

So I really want you to evaluate all the ways that you allow your money to be taken from you, or that you give away opportunities for money. And it could be as simple as like, you're not on top of your inbox, and therefore you're not replying to the inquiries that are coming in from potential clients, and you're not hiring somebody to handle that, and therefore you're not making more. Because closing those clients that are coming in the door that are saying, "Hey, I want to give you my money. But it's not a priority." Right?

Natalie Miller: Yeah. And then that's the thing that, you know, one thing that women get rewarded for and praised for is for making other people feel good. That is what we see all the time. Like, "Make other people feel good, and we are going to love off on you, because that's your role. Make people feel comfortable. Make people feel comfortable. Make people feel good. Fix them. Love them. Care for them." Right. So, sometimes when you need to draw a boundary, it requires that you step away from that like, "Oh, I'm here to nurture you and take care of you. And give you what you want. And make you feel comfortable."

You know, that is often also, Rachel, happening in tandem with generally speaking, and I'll speak for myself, I'm interested to hear what you say, when we do invest more in our businesses, that can take us away from some of our caregiving in our everyday lives. So, as I work more in my

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business, and in Hello Seven, I notice I need more help with running my household, with a tutor for my kid, with someone to walk my dogs. Right?

So, the guilt associated with that, like, "You're not really taking care of people at home." Then, when a client is like, "I need you to take care of me." It's like, well, I guess I am investing all this time in my business, I should probably be taking care of you. I think that's totally a thing.

Rachel Rodgers: I do think it's a thing. One of my former clients, Lux ATL, says all the time like, "Just because we can see the matrix, don't mean we ain't in it." You know?

Natalie Miller: Yes.

Rachel Rodgers: It's so true. Like we know that we don't have to, right, and we know that there's nothing wrong with having somebody else help us out with our children, or with the household, so that we could focus on our businesses, it's clearly not a problem when it comes to men doing those kinds of things. Like it's not even a question.

Natalie Miller: It's not even a question.

Rachel Rodgers: But with us, it's like we can know that, but that doesn't mean that we don't feel it, and we don't experience guilt. And we don't struggle with it.

Natalie Miller: Yeah. What I'm really excited about with Worthy, Rachel, is that when we're talking about money mindset, we're doing it in this intersectionally feminist way. Feminism just meaning like, let's analyze, let's look at the roots of some of these impulses. Why don't I trust myself? Why do I feel bad about holding a financial boundary when it makes someone else feel uncomfortable? Why is it really scary for me to hire someone?

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Why is it really scary for me to invest money or to trust a purchase that I want to make? To just trust that it's a good purchase, right.

And it's like, well, I mean, darling, you've been conditioned. We've been conditioned to do that. And so when we kind of approach it from that standpoint, it's like, this isn't only about money, this is about how we see ourselves. How we see our role in society. It's funny, I keep thinking about, remember in the 2016 election when there was that huge big deal about how Hillary Clinton got paid like \$300,000 to give a speech at Goldman Sachs?

Rachel Rodgers: Right.

Natalie Miller: Do you remember?

Rachel Rodgers: I remember that.

Natalie Miller: Do you remember that?

Rachel Rodgers: Hm-mm-hmm (affirmative).

Natalie Miller: And it was just like, how dare she? And clearly, she's in the pocket of the banks. And just the impulse to not just get up and say, "Yeah, I'm Hillary Clinton. I'm the Secretary of State, I'm a powerful woman. Of course, a bank is going to pay me \$300,000 for a speech. I'm worth it."

Rachel Rodgers: Yes. Exactly. That's a fucking discount. They should've paid more.

Natalie Miller: Yes. Hell yes. Hell yes. But instead, right... It should never come up with any male candidate, how much male candidates were paid, or how much former Secretaries of State were paid for speaking gigs. But

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all of a sudden, a woman gets paid and it's a problem. And that's something that you talked about, Rachel, I don't remember with whom you were talking, but just this like, "Oh, so now that women are making money, capitalism is a big problem?"

Rachel Rodgers: 100%. Like, oh, now that we're here to partake, now that the fastest growing segment of business owners is black women. Now that we're here, taking a seat at the table saying, "Okay, we'll play this game." Now you don't want to play no more? Now the game is over. Fuck that.

Natalie Miller: Exactly. No, the game is really bad. Find another way. And it's like no, the way that you-

Rachel Rodgers: No, you find another way. I'll be over here getting my money. You have a seat. Yes, the game is over for you as a white man, right. It's so funny. Because this brings up another point. My friend Paul Jarvis wrote a great book called Company of One. And it was all about like don't just grow for growth's sake. Right. Which I do not disagree necessarily with his philosophies. But what I talked to my friend Lauren about it, and we were talking about this book, and I was like, "Yes. For white men, yes, it is time to maybe think about being smaller. Yes, it is time to maybe think about taking up less space. Yes, be a company of one."

But for women, and for people of color, maybe not. Maybe we need to scale, and maybe we need to take up all the motherfucking space, and make all the motherfucking money. Like, make room, yes. You know.

Natalie Miller: Yes. Yes. Absolutely. And maybe we need to start declaring, yes, your massages are worth money. Yes, your childcare, childcare is worth money. Yes, all of these things where we underpay, and undervalue, to start to say, "No, actually." Rachel, that's a huge driver for me. Why do I want to make more money? Because I want to actualize my

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feminist principles in the world. I want to say, "Hi," when I go to get my pedicure, which feels great for me, which means that I'm supporting a women-owned business, where a bunch of women are working, I want to tip 200%.

I want to say, "Here, take extra, extra money." I want to have the ability to do that. So to pretend like somehow us getting more purchasing power, more power to donate money to causes, more power to hire lobbyists, more power to elect people who want to change this country for the better, want to work against all of the systemic oppressions that we have. Like, yeah, you need money to get in that game. Let's change the game. I don't know how we change the game without having money.

Rachel Rodgers: I agree. Exactly. That's exactly right. And it's so funny that you bring that up, Natalie. Because one of the things that my husband and I were just talking about earlier is, our nanny is a full-time employee for us, and we've decided today that we're going to have her participate in profit sharing. My whole team gets profit sharing as part of the business, as you know, and we decided that she should be included, because her help managing our household, and taking care of our kids, enables us to run this business. And I want everybody to participate, including her. And her work is valuable. You know what I mean?

Natalie Miller: Hm-mm-hmm (affirmative).

Rachel Rodgers: And I want her to know that it's valuable. So, that's exactly right. And I feel like if I were to talk about that with some of my friends, they'd be like, "Bitch, you watch your mind. Keep your mind in [inaudible]."

Natalie Miller: Yeah.

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Rachel Rodgers: But I really want to challenge you guys, like starting thinking about how you value other people's work. Whether it's work that's typically done by women, or typically done by men, and do you undervalue work that's done by women? And really challenge those own beliefs in your own life, because it only brings more abundance, that [inaudible] creates abundance, really feeling like, "Yes, yes, the nanny should get to participate in profit sharing, why not?"

Natalie Miller: Yes. Yes.

Rachel Rodgers: You know what I mean? Like why are we valuing her work differently than the rest of the team? It's all contributing to making this happen. [inaudible].

Natalie Miller: 100. Hm-mm-hmm (affirmative), yes. No. I love that. And then I think like, and then that's how change happens, is when we take a seat at the table. But, taking a seat at the table means believing that we can steward the seat at the table. I just like slammed my hand on a desk for emphasis, I was like, "This is..." Because I'm so fired up, right. But that's really what it is. Okay, if I'm going to take a seat at the table, I have to believe I'm worthy of it. I have to believe I belong there. I have to trust myself. I have to trust myself to make those decisions, and to change the game in ways that I believe will really going to benefit everyone.

Rachel Rodgers: Exactly. And you know, that's why we're creating the Worthy course, it's because it's really, it's so funny, because when we were talking about, we called it a money mindset course because we feel like what it really is, is sort of too complex to describe in a tagline. Right?

Natalie Miller: Yeah. Yes.

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Rachel Rodgers: But really, the way you described it, Natalie, was really beautiful, that it's a self-valuing course. That's really what it is. Could you speak to that a little bit?

Natalie Miller: Yeah. Worthy is a self-valuing course. It really is this sort of ... the idea that the way that we begin to rehabilitate, and renovate our relationship with money is to begin to invest in ourselves, and trust ourselves. And to see then what happens when we do that. I've offered retreats large and small for many, many years. And I have to tell you, it is so challenging for so many women to say, "Okay, I am not only going to take a whole weekend away from my family. I am also going to spend money on a whole weekend away from my family." And once they do it, and they see the result that comes, they have a big a-ha about some problem that's been happening at work.

They realize, "Wow, when I actually sleep and eat regularly, I feel so much better. I got to figure out how to incorporate this into my everyday life." Once they actually do it, and they get the benefit of it, it feels like it was a good investment. It looks like, "Okay, I got a good ROI on that." But to actually say, "I'm worth this time. And I'm worth this money." Now, listen, these women would drop the same amount of money on one day at Disney World. Right. For their family though. They would drop the same amount of money very frankly on like things to inject into their faces.

It's like, what we imagine is worth money, can we start to shift that toward investments in our well-being, investments in our growth, investments in our wholeness, without feeling guilty about it, without feeling scared about it? Wouldn't you say, Rachel, like when we think about our clients, one of the scariest things for them to do is to hire someone? Wouldn't you say?

Rachel Rodgers: For sure.

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Natalie Miller: Right. Right. What is that about? Why is that so scary?

Rachel Rodgers: Yes, even delegating to somebody else, somebody else could do that. So that you could focus on this. And I say to them. I'm like, "Listen, you're a machine. You make money. You are good at it. So if you hire yourself an assistant, when you free up your time, you're just going to think of more ways to make money. So you free up your time, you know that's an investment. You know you can count on yourself; you know that when you invest in yourself, you show up, you do the work, and you reap the benefits." And yet, it's still terrifying to pay somebody else to commit to that. And the other part is, to delegate to that person and to say like, "Hey, could you take care of these things for me." Like that is very uncomfortable for a lot of women.

Natalie Miller: Absolutely. Right. So that's what we're ... it's coming full circle now. So that's what we're really up to in Worthy, is to say, "Why is it so hard to give away? Why is it so hard to accept help? Why is it so hard to trust?" Because we can look at our clients, and we can say, "We know that you're a genius, and as soon as you have more time, you're going to have ideas, you're going to up level your offers. We know that you're going to make more money. But why don't you believe it?" Right. And just to say, and you know, that's not a simple thing. That's a deep and complex self-doubt, right.

Rachel Rodgers: Yes.

Natalie Miller: Yeah.

Rachel Rodgers: Yes. And to me, I say this all the time. The way that I became a powerful woman was surrounding myself with powerful women. You can't help but have them rub off on you. And it was like by going to retreats, or joining masterminds, or whatever. I was like putting myself in

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situations where I would be in community with badass women. Listen, I have clients who are well into seven figures and still struggling with some of this stuff. It doesn't go away. You can get better at managing it, and I think it's really important to be in community with other women, to have other women be like, "I see you." You know what I mean? I see what you're doing. Right. To really point out the magic that you have to bring, and just remind you of that on a regular basis.

You need it constantly to, like just constantly have that reminder and that reflection in community. It really starts to shift things, because you're constantly getting messages that tell you the opposite, that you're not worthy, that you don't make smart decisions with your money. So, when you surround yourself with amazing women who tell you something different, and really see the abilities that you have, they see your vision for what you're trying to create and believe that it is possible. You want to be surrounded almost like wrapped in that belief. And that's why I think it's so important to have essentially an all-girls club, like a place to have community.

So, that's always a big part of everything we do. It's a big part of our mastermind. And community will be a big part of Worthy as well.

Natalie Miller: Oh, yeah. I mean, it's always in community. Because we have to do it together. And I think, yes, there's that one piece where it's like we see each other, we appreciate each other, we hold each other up. But then there's also the piece that we are examples for one another. I don't know, do you remember the awesome rash, there was like an epidemic in our mastermind, The Million Dollar Badass, of women hiring out their laundry, where it was like one woman posted a photo of like her laundry arriving at her house in a bag, all clean and folded. Then, all of a sudden, it's like half the mastermind is like, "I got my laundry taken care of."

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Rachel Rodgers: Yes.

Natalie Miller: And it's just that thing to say, "Oh my gosh, look, this is possible." My sister is doing this, right. My friend and sister are doing this, that's an idea for me. And to have that, to have that, to know that like, no, you're not alone in this. Like think about household managers, right. Each of them, in her own house. Let's look at like, let's just imagine like 1950. 1950. So what? So you're in charge of the household budget. Your husband, who has the only name on the bank account, unless you magically get to be on it with him, but let's face it, probably he's the only one. And your husband gives you an allowance to spend, and then are you talking to other women about how you spend your allowance?

No, you're alone. He's in community. He's networking. He's taking advantage of all of these relationships with other guys, right.

Rachel Rodgers: He's at the golf club. You know, like playing golf, and talking deals, and getting ideas. And proving his own performance, right, by taking in different perspectives and ideas. That's how you get creative ideas, is by looking at a diverse wealth of ideas, and identities, and perspectives. Right. Of course, if all your perspectives are other white guys, maybe that not so much.

Natalie Miller: Right, right. Right. Yeah. But I mean, nonetheless, you get to be in community with other people who are kind of working on the same problems. It's sort of like, yeah, so when we get to be together, and we get to normalize even some of that doubt and fear that comes up, and to say, that of course, that's the real kicker, right, is that also the reason you're doubtful and fearful is your fault. So, it's like, "Oh yeah. You have such low self-esteem, that's just another one of your problems."

Rachel Rodgers: Right, among many.

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Natalie Miller: Among many, right. That's another thing to work on. Instead of like, no, it makes total sense that it is scary to leave the kids for the weekend, because you're going to on a retreat, or you're going to a training. And that hurts in a way, and so to have other people to talk to about that, and other people to talk to, to say, "Yes," when we invest in ourselves, like, "Look, I made this investment in myself, and then this is how it paid off." It's just inspiring. It's wonderful. And it's definitely a different way of being with women. Like a noncompetitive, a cooperative way to be with women. And then it's a different way to be a woman in a group, sort of really own, step more and more into your power.

Rachel Rodgers: Totally. I want to talk for a minute about investments. And like what kind are considered valuable versus not valuable. Like last week, or two weeks ago, before we went to the Handled retreat, I spent a whole bunch of money on new dresses. Because I was having a photo shoot, and I was like, "Argh, I feel like all my clothes, I've worn them a lot, they've been photographed to death." And I still like those things, but I kind of want to mix and match, and play a little bit more [inaudible], "Oh, I want a couple of new pieces."

I bought those things. And I didn't feel bad about it at all. And I almost felt like, it felt weird to me that I should feel bad about. I'm like, "Oh you should feel bad about this. You said you were going to pay off this other thing, or invest in this other thing." Or do this other thing that men think is smart.

Natalie Miller: Exactly.

Rachel Rodgers: "So, that's what you should've invested in." But I'm like, "Listen, I know how I show up when I feel amazing." And I also know that when I do a photo shoot, to get the real value out of the photo shoot, if I feel like crap, guess what? Those photos are going to be whack.

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Natalie Miller: Yep. Yep.

Rachel Rodgers: So it's kind of like, you just get to decide, you decide, whether it's a good investment or not. And you don't have to justify it to anybody else, or explain it to anybody else, or have anybody else validate your decisions. It's like, I know how I show up. If your thing is like I need Louis Vuitton heels, and you know how you show in Louis Vuitton, it's like, get it. Right? And I know another entrepreneur who loves Doc Martens, and she has like so many pair. And there's like a story related to every single one. It's like, whatever your thing is, you decide what's frivolous or what's not frivolous.

But it's not that because you've made the decision and some white man out there is not available to validate it. That doesn't make it then frivolous, right.

Natalie Miller: Yes, oh my gosh. I have like 20,000 responses to that, because the most magical thing that you did, Rachel, in there. And that we try to model for people is you changed from I need to I want. And you know what? I don't know if y'all have noticed, but the Western racist patriarchy has a big problem with women and desire. Women are not ... you are not supposed to want sex, you are not supposed to want food, you're not supposed to want. Wanting is dangerous. Wanting is not good. And so, again, like deep, deep, deep, deep, deep cultural programming that says when women want, it's bad. So that's like one thing.

Then, the other thing is, you know, I was just thinking about the photos, and Rachel, for me, your photos, Susan Hyatt's photos, our friend Susan's photos, are so inspiring. So it's like, what even is a photo shoot for? You could say, "It's so vain, it's for glamor. It's like playing into Western beauty standards." Or you could be like, "Oh no, this is self-expression. This is inspirational exemplifying what is possible." And listen, there's a lot more to

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say about that whole thing, and about the kind of class aspects, so we'll save that for another episode.

But I think, just what you said, what is this thing that's important to me? Who gets to decide whether or not it's worth my money? I don't think anyone would ever say, "Oh, season's tickets to the Mets game. Wow, that's frivolous." That's expensive, right.

Rachel Rodgers: Very expensive.

Natalie Miller: Nobody's ever going to tell, they're going to say, "Oh, dude, you got season tickets to the ... awesome. How close are they?" But somehow when you're like, "Yeah, you know, I just got dresses and boots," and it's like, "Wow, how much did you spend on that? Wow, did you really need all that?"

Rachel Rodgers: Oh, I even, and I love my bookkeeper. He's amazing, and I recommend him all the time. But I'm going to throw him under the bus a little bit here, because-

Natalie Miller: We're going to hold him accountable, that's what we're doing. We're going to hold him accountable.

Rachel Rodgers: We're going to hold him accountable. He'll fight with me about like, for example, clothes that I might purchase for like a keynote. He'll be like, "That's not a write-off." And I was like, "It's a motherfucking write-off, friend. Bite me."

Natalie Miller: Yeah.

Rachel Rodgers: You know. And I'm like, "I'll argue with the IRS when the time comes," but it's like, "How fucking dare the IRS decide." For example,

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my business expenses are renting a chateau, right. They're like, "Chateau, this must have been some personal vacation." It's like, "No, it wasn't a personal vacation. This was a fucking magical retreat. Where I took a group of women and helped them next level their mindset, their business, their everything." You know what I mean? This is an important business expense. Or like chefs, who come with us on those retreats and cook the whole time. You know what I mean?

Natalie Miller: Yeah.

Rachel Rodgers: Because these women deserve to not fucking think about food for a week, because they feed everybody themselves.

Natalie Miller: All the time.

Rachel Rodgers: The kids, the dog, fuck that. They're getting a chef.

Natalie Miller: Yes. And Rachel, right, and just even think about that, that is a number one. Like, if we had a Family Feud, on the board of things people say at retreats, on the board, number one probably is, "It's so nice to be fed and not have to cook it, or clean it up."

Rachel Rodgers: Yes. Yes. Yes.

Natalie Miller: Or to think about it, or to think about it. No, totally, totally.

Rachel Rodgers: It's like revolutionary. It's so funny speaking of that though. I have to say, I do find myself. Like, it's come up, people are like, "Oh, what are you doing for Thanksgiving?" We're like, "Oh, we're having a whole bunch of family over. It's going to be great." And then they're like, "Oh, cool. Are you doing all the cooking?" Then I'm like, I'm trying to find a way to say, "No, my chef is." But I just say, and I found myself saying, "No,

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we have a woman who cooks for us. And she's going to cook." Or, "We hired somebody to cook that day." I find myself not wanting to say, like [inaudible] about in my real life.

Natalie Miller: I know.

Rachel Rodgers: [inaudible] saying like, "Oh, you have a chef." Something about saying, it's like one thing to say you have a nanny. Like that's justifiable, people can understand that. But to say you have a chef is like, "Who is this [inaudible] she is." [inaudible].

Natalie Miller: But it's funny, I mean-

Rachel Rodgers: I'm Rachel fucking Rodgers, that's who I am. Honestly too, here's the thing. You have to be public about it. It's like, yes, be seen in fabulous boots, and your pretty shoes, and do a fucking photo shoot. And be like, "Yeah, fucking look at me." Post it all over the internet for [inaudible] to see. If you have a chef, or you have help, or you have a successful business, talk about that. Because that is revolutionary. And you are liberating other women to dream and to want, and to realize that it's okay to want what they want, and that it's okay to have it. And that it is achievable.

Natalie Miller: Even if you have to leave your kids for the weekend, it is okay.

Rachel Rodgers: Yes, yes.

Natalie Miller: Yes. 100%. It's funny, I was just thinking about Thanksgiving, which I actually am into food holidays. So I like that holiday. I like a long weekend food holiday; this is good for me. But I was thinking about it. Two Thanksgivings ago, I spent at a home not my own, and saw in

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real time one room full of men watching football, and another room full of women preparing the table, preparing the meal, chatting. I mean, everyone was chatting and having a good time. But I was just like, "Damn, 2018. Here we are, 2018, and this is what this house looks like right now."

Rachel Rodgers: Yeah. Yeah.

Natalie Miller: So, I did go in and sit with the men, and started talking about Colin Kaepernick, and traumatic brain injuries.

Rachel Rodgers: Let me just [inaudible] for y'all.

Natalie Miller: They were all just looking at me like, "Who invited you in here." I was like, "I invited myself."

Rachel Rodgers: It's such a good point. I did Thanksgiving for my family for many, many years. And if anybody ever helped, right, it was always the women. But it's so interesting too. Equality has been so huge in my marriage, and like [inaudible], both myself and my husband. I don't have to convince him. Like he's like, "No, I'm with you. [inaudible]." So, like last year. We did catering. He went to pick it up. We decided what the menu was going to be, he went and picked it up. Then, we were in the kitchen together like heating it up, and [inaudible], getting it all set up and everything. That's a good example of like, that's the kind of man that you want in your life. One who are not trying to take advantage of society's bullshit with women.

Natalie Miller: Right. And also, what I have to say is, Rachel, when you were like saying like women do all the things, I thought, "Oh, actually there's one thing, at least in my family's growing up that the women don't do." And that's carve the turkey.

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Rachel Rodgers: Oh yeah.

Natalie Miller: And that is such a metaphor.

Rachel Rodgers: Oh my god.

Natalie Miller: That is such a metaphor. So someone shoved their hands up in the turkey, spent all day watching it, and basting it, and loving on it, put it to the table. And then the man stands with the knife and serves everyone. [inaudible]. Fuck that.

Rachel Rodgers: And takes all my god damn credit. Fuck him. Fuck him.

Natalie Miller: Fuck him. But look, right there. That's the metaphor. It's like so, who can be trusted with this sacred job? The guy, right? And like, and of course it's like, he's, "I hope it's not dry." [inaudible]. I hope no one is disappointed in the entire eight meals I cooked today. Right.

Rachel Rodgers: Sorry, it's insane.

Natalie Miller: It's weird. It's insane.

Rachel Rodgers: Listen, ladies, I want to invite you to carve your own motherfucking turkey.

Natalie Miller: Carve your own turkey. Yes.

Rachel Rodgers: And you know what? You tell somebody to get a video, you get your phone out and take video. You get your phone out and take pictures. And you all [inaudible] carve my own motherfucking turkey. Okay, you post it online, #Worthy, okay? Because you fucking did that work, and you will enjoy the credit. Okay?

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Natalie Miller: That is right. That is right. So yes, whoever is cooking the dinner for you, you carve that turkey at the head of the table, you go ahead. You go ahead.

Rachel Rodgers: Yeah, you take that seat at the head of the table. Okay. It is not emasculating. Okay?

Natalie Miller: No, no. Yeah. Or you know, let's shout out our vegan and vegetarian friends, or whatever else that you're serving.

Rachel Rodgers: Or your tofu, loaf situation.

Natalie Miller: Your loaf, tofurky. Yes, no. Totally. But yeah, like you own it.

Rachel Rodgers: Yeah. You own that shit. Whatever it is.

Natalie Miller: Oh my gosh, Rachel, what a fun conversation. And I just, like what I love about it is that, I want to complicate, I wanted to say complexify, I wanted to complicate a little bit, right, like what it is exactly that we're up to and why this is not any ordinary sort of like, "Oh, feel better about money and like learn." It's like, "No, man." We're going to look deep at like what is this deep discomfort that we feel, and where does it come from? And how does all the time, every time, every time, we're feeling this deep, deep discomfort, how it actually is coming from something that we learned consciously, subconsciously, isn't okay. Making people uncomfortable, asking for more, saying what we want, getting what we want. Yeah.

Rachel Rodgers: Yes, and then we compensate for that. So, really, what we are going to do in the Worthy program is really challenge those beliefs, and start to counteract them. And also just have our eyes open so that

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we're seeing them everywhere, every day, when it comes to the turkey, when it comes to who's taking the garbage out, who's walking the dog, and who's preparing the meals. And like, in your business, with your prices, who's [inaudible] your prices, and [inaudible] you're giving refunds, and how you're handling cancellations. All of that stuff, it's [inaudible] so much of your life. It really is the roots, and that is exactly why we wanted to address it.

And there are a few people who are like, "A money mindset course, that doesn't seem like it fits with your programs." And I'm like, "Oh, it fits. It [inaudible]."

Natalie Miller: It fits. It fits. I mean, it's at in many ways the heart. Right. It's at the heart. Yeah.

Rachel Rodgers: Exactly. To me, I would argue that is the most important work, because I teach a lot of amazing strategies we do in our mastermind. And there are people in there who really struggle to take action on them, and they are not women who are not ambitious, they are not women who aren't like about that life. They are women who are going for it. And yet, they can't get themselves to do some of these steps, right. Take some of [inaudible] and make these big moves in their businesses. And it's not a head thing, it's not a, you know, let me just think it through thing. It's not an intelligence thing. It's a mental and emotional thing that we have to address, and that we have to help people uncover and move through.

Natalie Miller: Yeah, it's an identity thing. It's like, who am I? And is it okay to be more of myself? Is it okay to want? Is it okay to declare my [inaudible]? It's all of those things.

Rachel Rodgers: Is it okay to tell people what to do who work for me?

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Natalie Miller: Yeah.

Rachel Rodgers: [inaudible], is it okay to hire people and delegate things to them that maybe they won't feel like doing? You know, all of those things are a part of it. So I think it's going to be really juicy. I'm so excited about it. So if you are interested, all you need to do is go to HelloSeven.co/Worthy, and get on the pre-launch list. It is actually going to be launching this Sunday. So, go to helloseven.co/worthy. Get on the pre-launch list. And then you'll be the first to know when the door is open, you do have a limited number of spots. So you want to get in there. Nice [inaudible]. And we have an exciting bonus, New Year's Day workshop that we're going to do you get to be a part of if you're on this pre-launch list. And [inaudible].

Natalie Miller: 2020.

Rachel Rodgers: It's going to be amazing.

Natalie Miller: Ladies, we need to do it, 2020, here we go.

Rachel Rodgers: Yes. [inaudible] the money in 2020.

Natalie Miller: That's right. That's right. That's right. It's so exciting. Thank you, Rachel. Fun. It's so fun to talk.

Rachel Rodgers: Yes, and thank you for joining me. And you guys, this is a little glimpse of like the kinds of juicy conversations we have behind the scenes at Hello Seven. So we're always thinking about these things, and really having debates with each other, with ourselves, and such good conversation that leads to good programming. So it's really exciting. Natalie is really the one in charge of all of that. Natalie, thank you for stepping away from your duties for an hour to talk with me.

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Natalie Miller: The best. It's a dream come true. And you know what? We have made that possible.

Rachel Rodgers: Yes, we have. That's right.

Natalie Miller: Yes, we have. Yes, we have.

Rachel Rodgers: Damn, right. All right. I hope to see you guys inside Worthy, and we'll talk to you guys soon. Bye.

Natalie Miller: Yeah, bye.