



# Positively Jane - The Podcast

## Navigating Life's Highway... *together*

Episode #6 Transcript: Putting the Joy in Your Finances

### JANE SHINE:

Do you have a love hate relationship with money? When you have it you love it...when you don't...well you might not hate it but you definitely might wish there was more. In all of my years as a budget counselor I learned that money is the biggest stressor in the lives of everyone...but especially women. In episode #6 of the Positively Jane podcast, where we navigate life together, I am going to dive it. So, hang on to your cross body handbags!

### INTRO:

Hey there - I'm Jane Shine. As a blogger for over 4 years, I have been encouraging women of all ages to rise above those circumstances that kick them in the butt and choose a life filled with joy. Topics - you name it. From relationships, anger and irritation, embracing the aging process, how to retire with wealth, and so much more! Positively Jane is about prioritizing who you are on the inside. It's about consistent action. Small baby steps. Which, when looking back, will have led to miles of joyful highway traveled. I can't wait to dive in!

Let's talk about a wellness product that I am loving. After years of dieting, I have decided, at the ripe old age of 69, that I would rather be healthy than spend my time on diets. I needed healthy alternatives that were quick and easy for me cause I am a busy girl!

I decided to begin this new journey with smoothies. I can make 15 at a time, put them in reusable freezer bags so I can grab, blend and go. I needed a really good protein powder. One without all the chemicals, added sugars, and one with a high protein content AND one that tastes great. Asking a lot, right?

Enter in the Be Well by Kelly Protein Powder. Each scoop has 24 grams of protein. You can get vanilla, chocolate, or unflavored. Grass fed or vegan based.

My smoothies taste great and they fuel me all afternoon! Check out Be Well and those smoothie bags...your body will thank you. Use the code PJ10 and get \$5 off. Links are in the show notes.



# Positively Jane - The Podcast

Navigating Life's Highway... *together*

## JANE:

Now, I remember when I was a kid and I would make pot-holders. Are you old enough to remember that too? After I spent hours (or so it seemed) making them I walked around our neighborhood (alone by the way) and sold those potholders.. 1 for 25¢ and 3 for 50¢! I know...cheap labor, right? But, that was back in the day when I could buy a pack of gum for 5¢ and penny candy was still a thing.

And, after a successful day of selling maybe 6 or 9 pot holders and having almost \$2 I felt rich!! Like in really rich! I would go home and make more potholders...and sell as many as I could! As fast as I could.

The joy I felt in the making, selling and then saving is hard to even describe today. The feeling of having money...extra money was amazing. Almost 60 years later I still remember the feeling of money in my pocket. I didn't have to ask my parents for mone - it was my money!

Fast forward through the years. Somewhere along the line I lost the joy. I lost the joy in my money. Money just became a necessary thing that paid the bills and, if I was lucky, there might even be a few dollars left over for something fun.

As I look back I know I was caught up in the comparison trap. She had it and I wanted it too...only I couldn't afford it. Instagram is great for ideas but not when comparing them to me. It only fed my negative way of thinking. It only led to my feelings of lack. It led to me complaining to my husband and then him feeling inadequate because, as the money earner in the family...I made him feel like it wasn't enough.

I was caught up in the never ending cycle of never enough. No matter how much we made...we spent it. Bumps in pay meant bumps in lifestyle. We never saved for emergencies and our futures were something we never even considered! Because, just like Rod Stewart, we were going to be forever young! Coupled that with little or no savings...no wonder I was overwhelmed and stressed out! One little emergency would have sent us over the edge and into that dark void of bankruptcy.



# Positively Jane - The Podcast

## Navigating Life's Highway... *together*

We were making financial mistakes left and right.

- We needed an emergency fund...only no one ever told me that.
- We needed to live below our means...only no one ever told me that.
- We needed to save first and spend second...only no one ever told me that.
- 

Because you see, **money is not intuitive**. Money has a mind of its own and unless you pay attention to it...money will flow through your fingers like sand at the beach. Here today... and then gone tomorrow, with nothing to show for it.

And unfortunately in today's world kids aren't even taught how to balance a checkbook. They see their parents use credit cards all the time, and since kids learn most by observation...that is what they think they should do too. NO one taught them that the bill had to be paid at the end of the month!

And, I need to interject here...I did not realize that I had lost my financial joy until I was about 50 years old. At that time I was on a quest to make \$1mm. And, when I realized that was impossible I hit a financial wall and had an emotional breakdown.

I realized that **we were destined for the poor house when we got older** - if we did not make changes and make them fast. I knew that I had to cut back on my spending...only I didn't know how to even begin. Because every last penny was accounted for in my budget (or so I thought).

After days of research I came to the conclusion that in order to have more money we needed to pay off debt first. And in order to have money to pay off debt I had to figure out how to squeeze water from a rock...aka - find money in the budget. Or I could get a job. I chose the cutback route. I put a plan in place and worked the plan. I had no idea if my plan was solid or even feasible - but it was my plan and I felt in control. More about this plan in a future podcast. Can't wait for that - check out Financial Independence Society - link is in the show notes.

As I cut back on spending I had more cash to pay off debt, to save and eventually invest. As I saw the bills diminishing and my savings account growing and growing...as I saw the light at the end of the tunnel...I realized, at that point, I had lost my joy. How did I know?



# Positively Jane - The Podcast

## Navigating Life's Highway... *together*

Because the joy came streaming back. I learned how to put the joy in my finances. I learned how to get on the path to financial wellness which led me to the road to financial independence and security. And I want to help you do that too!

In episode #7 I will go into detail on how you can begin getting your finances in order so that you can get started on your path to creating wealth. Because let's face it - Social Security will not be paying you enough for you to live the lifestyle that you want when you are retired. I know that for a fact!

And as always, I would like to encourage you not to let the circumstances of life kick you in the butt. I would like to encourage you to learn how to rise above those circumstances so that you can live a joyful life....everyday.

If you haven't already go on and grab my FREE 'Joyful Living Quickstart Guide' - this will definitely help you take the first step towards living your joyful life.

Thanks for listening. If you like what you hear please subscribe and share with your friends. I have linked everything I talked about in the show notes. Go on and grab them. Until next time - go out and make it a joyful day!

### Links mentioned in this episode:

- [Joyful Living Quickstart Guide](#)
- [Aging Gracefully Newsletter](#)
- [PositivelyJane Website](#)
- [Be Well By Kelly Protein Powder \(use code PJ10 for \\$5 OFF\)](#)



# Positively Jane - The Podcast

Navigating Life's Highway... *together*

- [Quart Size Smoothie Bags](#)
- [Positively Jane Instagram](#)
- [Positively Jane Facebook Group](#)
- [Financial Independence Society](#)
- [Positively Jane Personal Finance Blog Posts](#)