

# MONEY-WISE WOMEN SHOW NOTES

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**Crystal:** It is so important when we're talking about money to really acknowledge the foundation of value as relationship that foundational value is relationship. And so, when we engage with the world whether it's through our spiritual practice or through the very 3D world in getting our physical needs met, or collaborating creatively with musicians or other entrepreneurs. The way that we relate really affects the true wealth that we can create together. And so, I would love to hear some of your thoughts around that as how we can tend to our relationships and our connection with others.

**Simrit:** That's beautiful. Thank you. That would be some really beautiful insight there, it's so true. The true wealth is in relationship and it's so important. I mean, money is in anything when you don't have integrity and relationship. I think most important thing is integrity of word, integrity of intention. And we know not just with other people but with ourselves, and as women we're so sensitive, right? We're so intuitive. We change with the different cycles of the moon every two and a half days. A woman has a different spot in her body that is ignited by the cycle of the moon in that particular spot in the body poorly to a different feeling and different emotions. And when a woman has all these constant changes, it's really important to first of all acknowledge it and honor that about ourselves that we're not supposed to be like men. We're not built like that. I mean we can do things that men can do, but we're women and we're wired differently. You know, I just think that being in integrity with ourselves is really important in being cool with who we are and our make-up. I mean that's the foundation of everything. And then when we can really truly accept ourselves for we are as women, but also for who we are as individuals, everyone is so different and has different in corps in neurosis and all these things. And neurosis never goes away, spiritual practice and meditation doesn't get rid of neurosis at all. It just helps us to accept them and to not be so affected by them, not feel so bad about them. Not allow the neurosis to run our lives but also not allow the neurosis to the thought of us having them to bring us down. Just accept them. I think that first and foremost is that integrity with ourselves, where we coming from. Are we authentic in our communication with ourselves, and then we can be authentic with our communication with somebody else. And that's the whole reason that I practice yoga and meditation. First I resonate with that style but being able to sit with myself and see my neurosis, and feel them, experience them, and not get hot and bothered about it, feel guilty about it, or feel weird, or feel whatever it is about these things that I have just like everyone else has their set of things. And that's the foundation, and that's when real confidence comes into play. You know, that's the authentic, true, real confidence. You know, just having that foundation really allows a relationship beyond the self with somebody else to flourish. That has got to be in place, and that like you said is the real wealth. Knowing self being okay in our own skin, and then the

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relationships are so much easier that way. It doesn't mean there's not challenges that come up, but being able to relate with other people from a place of confidence, not egotism but confidence and just knowing who I really am and being okay with that, and being okay with all little neurosis and little cute little things that aren't really mean did I tend to do. And I think that's the first foundation. I just don't see how anything can really flourish as far as relationships go and that's not there because then was constantly trying to cover things up. We're not being authentic because we don't feel that we're okay by being who we are. We're not okay with ourselves. So therefore communication gets really skewed, and I found that to be true. With all the different styles of communication and relationship teachings that we studied, it call comes down to that as that fundamental pieces and there doesn't really work so well. We can kind of put a little bandage over it and just kind of move through life together status quo. But it's to really have a Sicilian experience that needs to be there, that important piece. And then realizing that money is a form of energy exchange, and this is not who we are. But when the relationship is honest and in integrity, then the money part comes a lot easier.

**Crystal:** Right. It is so true. You really touched on some very important qualities for people to cultivate the integrity with ourselves, alignment with ourselves, and the trust that is gained when we can really exchange with other people where we like have empathy and sense of consideration and care for that other person. And that is so missing from many financial transactions because of the nature of the economy, and you have a price tag to pay that amount. There is not really a relationship necessarily with who is providing those goods for you. And so, it's really a different way to do business and to be an entrepreneur, and to relate to people when we can cultivate that trust and be vulnerable too. As you were talking about the more we can know ourselves, and love ourselves, and trust ourselves, then we are able to actually show up in our vulnerability. Right, because to be authentic is not only our brilliance, and our brightness, and our light, it's also authentic that we are humans and we have this shadow, and we have patterns, and behaviors that are also part of us. And so, I really love what you're sharing and feel like it's part of why you and your husband have been so successful and touched so many people, because you do share so authentically. And from what I've heard, you really are in this course able to be very vulnerable about your struggles with the people. Is there anything else you would like to share around... well we could go in many directions but perhaps around struggles that you have had with your husband around money and anything that maybe useful for people, to hear in their own relationship with it and with their partner.

**Simrit:** Sure. Yeah. I mean, I can say now that we don't have a "struggle" because of our communication and where we are in our relationship but we did have many struggles before. You know, growing up in the United States for most of my life, there is a pattern here that's definitely prevalent. And whether we like it or not, it's so much of the feminist movement is like shed light on the pattern, but I don't think it's necessarily gotten to the root of the problem and changed anything. I think definitely it's been a blessing because it shed light, which is really important on the issue. But women have been so mistreated, misused, misperceived, misunderstood, and they have been manipulated for thousands of years. And the image and essence of the woman really in the western society especially has been so manipulated, and women that claim to be feminist are still in the process of manipulating themselves in that process. And other women, sometimes you see especially like bigger pop artists might come out, and you say, "Women can do whatever we want." But then there are humping stage, and it's like, "That doesn't really do anything to get the root of the..." You're just perpetuating what the whole issue was from the beginning, and there's a lot of that that goes on. So, as women we carry a lot of baggage that we're not even aware of necessarily, and we are aware of some of it. But I think in our relationship, when we first had our son we didn't have any money. We were on food stamps. We were on welfare government insurance assistance things like that. We didn't know where our next month of rent was going to come from. We had to stipend our groceries

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every week. At the tough times when couples are dealing with not having money, it's hard. I don't care who they are, and how much they love each other, and how much alike they are, how many things they do that are alike. I mean, money can really propose a serious challenge in a relationship not because money is everything, but because we do need money to live in this society currently. And there's different ways to do it obviously if you're in community, and everyone is sharing up differently. We were living a very isolated family life which is not natural even these days. It's not just natural even in the modern world. We didn't have family around us. And I think a lot of couples whether they have children or not are so isolated these days, and community is so helpful for those reasons. We were newlywed, we didn't have any money. We had a baby and it was really hard. And as years went by, we actually got our feet on the ground and learned how to do some things, and it was hard in the beginning. You know, Jai Dev was working 10 to 12-hour days. I was working before I gave birth but I wasn't working for the first few years. Because if I worked the issue was, we'd make a little bit more money but we would make too much to be on welfare, but then we would still not be making enough to survive if that makes sense. You know what I'm saying? It's kind of having a system to set up to keep the casts where they are. So I didn't work and I wanted to be with our son. But you know, as talking about money when we needed money, I'm telling you, even when we needed the extra little deposit in the account to pay certain bills, it was so hard for me to say that because I did feel empathy for my husband. He was working out in the world so much and he felt empathy for me. I was taking care of the house and our son full-time, and nursing, and cooking us three meals a day if we didn't have money to go and eat out and do that kind of stuff, so it was like we both felt sensitive about it. And so when we communicated about it, it was like we were walking on eggshells and that was really kind of hard. And then once we got on our feet, got more planted and started to really do the things that we love to do, which took courage and which took years of us not having money at first. Once those things started to really takeoff then things changed, we had less physical challenges but the relationship challenges didn't go away. But we found out as we started to heal our relationship, it was really important to be able to be open about money. And what worked for us was that I took on paying the bills not my husband, because he was out there in the world making the money, and I also wanted to know what was going on with the money. I think a lot of women don't want to know how much is in the account. They just want to know there's enough in the account and they can do what they need to do. They don't ask the guys about it because the guys are just sensitive or the other partners are just sensitive or whatever. But the thing is, it's in order for us to heal our relationships around, we have to be willing to feel uncomfortable when we communicate sometimes whether that's about money, whether that's about our core needs, whatever that's about. It's really important. I think that was what we got to. That was the key. It was, "Okay, I feel uncomfortable but I'm going to say it anyways. So I'm going to sit in the fire, I'm going to ask if we have enough money for me to use for this particular project for my career. I'm going to ask if we have enough money for the groceries. I'm going to ask if we have enough money..." And so, I started doing that, things got better because I was more aware of things and we're both very aware of the money at that time, and then I decided to take over the bills. And once I did that and started taking over the banking and the accounting for our family, things got a lot easier. I mean, I know some couples where they don't share an account, and there are some that share an account, and the man takes care of everything, I think it's really important for people to find out what works for them and to really apply that. So if it's best for the woman to take care of the finances as supposed to male-female relationship, I think we need to get past the whole thing about the male needs to being control of all of that. Or if it's a same-sex relationship, we need to get past while the person that's actually going out in the world and making the physical money, needs to be in full control of it and the other person shouldn't have a say. So I think that sets up the relationship for failure because when you're allowing the other person to have insight and to also have access to an account or information about what's going on with the money, then you're not only stealing trust in the other person but you're showing them that you trust them. You know what I'm saying? It creates more harmonious relationship that way.

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**Crystal:** That is so true. I totally get what you're saying because in every relationship there's naturally a dynamic around power and control, and especially when you're talking about money and people's resources. And it is so crucial for couples to get on the same page to manage their resources more effectively, right? We want to be allies. We want to cooperate. We both want our voices to be heard. And so I love what you just shared about your husband and the journey that you took as a new mother. I mean any of us or our mothers know the challenges how suddenly having a child to care for, and all that goes into that, all of your energy that's not paid. And we don't hand our children a bill at the age of 18, and say, "This is the cost of us caring for you." No. Of course it's the service of love. And it's so fascinating to look at the history of women's ownership of resources, right? Our ability to manage not only finances but also just all the resources of the household, of the food, and the storage, and the supplies, and the way that women were traditionally and indigenous cultures much more involved in sometimes even land ownership. Let's go ahead and have a word from our sponsor. And when we return, Simrit will share more about her experience of becoming a mother and finding value again, and how to better cooperate with our partners especially in changing circumstances and transitions such as becoming a mother. So we'll be right back.

(ADVERTISEMENT)

**Crystal:** Welcome back. We are here with our guest, Simrit Kaur. And she has been talking about some of the things that have helped in her relationship with her husband and money, and especially after becoming a new mother. As we both know, it can be very challenging to be a mother and a stay-at-home mom, and finding that balance between the partners and the roles that we play, and really how we communicate about our needs. Because it can be so challenging to really express that we need money for something and how to prioritize expenses especially if one partner is not making of the money. And so, I'm curious if you have any insights into how you learn to express your needs more effectively, because I'm sure we're not the only ones who have struggled with this in our relationships as mothers. And it seems that there must be some arts of making good requests that are well-received. Do you have any advice for people about that?

**Simrit:** Well, I have a couple of different tips that I learned. You know, we didn't have much money starting out, and we didn't have money at all actually. So it was a lot harder than because my husband was going out working long days, but what I forgot to acknowledge was that I was also working longer days. I was at home with our son, I was cooking, cleaning, nursing 24-hours-a-day round-the-clock because it was night nursing. That in itself is more than a full-time job. And I think acknowledging ourselves as enough, first and foremost, that we deserve to have money too, even if it doesn't look like we're going to an office. It didn't have to look like the kind of idea that we put in a box. There are a lot of women including myself now, I mean I'm the CEO of my record label and it's a lot of work. So I'm working a lot these days while raising an 11-year-old son, and still cooking meals ever day or mostly every day, keeping the house clean and all that kind of stuff but our son is older so things have shifted some. But for the first about five years I wasn't really working outside of the house or traveling as much as I do now, and it was a lot harder for me to ask for money and things like that because I wasn't acknowledging my worth as a person in the relationship. And my husband was always really kind about that actually, he never was one to say, "You're not working, you shouldn't have this money. You need to work." He actually wanted me to be able to stay home with our son, and he did recognize the work I was doing. However, sometimes I did have to remind him like I'm working around-the-clock and things like that but it took me some years to get to that. Not only could just say it, I said that from the beginning but where I felt it and acknowledged my own worth. I think that's first and foremost. And then just talking with our partners whether it's the same-sex couple or not, it doesn't matter. Just being able to sit in the fire even that we feel uncomfortable asking about money, even if we're stumbling on our words or whatever, it doesn't matter. Just to be honest about it. Honest

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about what we need and when we need it, it is really important and I've learned that. It's still hard for me sometimes to talk about big bills that come up, but just because it's hard it doesn't mean I don't do it, whereas before I just wouldn't do it. I would want to have my own money and buy my own things in private. I said I didn't want to bother. I mean, it was too hard for me because I'm such a sensitive person and so as he. So it was like, I just didn't even want to deal with it and bother with it. I thought it would make it better. And once I started getting really honest about things, it didn't mean that it was not hard to ask for money or express what I needed. It just means that I actually did it. So it's like, raising children is hard and it's beautiful at the same time but we do it even when it's hard, it doesn't mean we don't do it. So I think that we don't allow those thoughts to really takeover our actions, we have to really step into it and realize our worth and we owe that to our self. Just speak honestly about what we need financially into our partners. It's just not fair to anybody to withhold that information. And now that I'm working and making money, it's still hard to talk about big finances. And I don't mean hard as in like we can't do it, sometimes it's not hard. I don't mean to paint a picture of like "Oh it's so hard, it takes me forever to mention it." It's not like that at all. It's just never easy for me to say, "Okay, I need ten grand for this part of the tour coming up." It's a lot of money. And it doesn't mean that my husband might not be like, "Oh well that's a lot of money." we just talk about when we need it, how we're going to do it. We strategically plan what we're going to do to get that money. I mean, it's just good to talk about our needs openly and honestly even if it's hard it's really important. I just think where a lot of us are so sensitive about it and it's okay, we've have a lot of indoctrination about what money is, what we are in relationship to money. And a lot of people tie their self-worth up with money, so it makes it extremely hard to talk about it because they're wrapped up in that identity. There's the money being like their self-worth. So it's super hard for people to talk about it because of that, and especially women because women have been demonized pretty much for the past 2000 years. I think it's harder for women to talk about it than it is for men, and I think it's harder for women to bring it up with men. But I think it's easier when we women bring it up with each other. That's been my experience and other women I've spoken with. So, you know, there's a lot that goes in the place, but I would say being honest is really important and being honest with our needs even if it's hard, and hopefully it's safe to be honest about them. And another trick for us is knowing when to talk about it, not when your partner comes home from a long day of work, and not when there's a little bit of stress around finances, just finding your time to talk about it. And sometimes it's not going to be the ideal time but there's definitely more time than not that we can choose better timing. And I think you know about these things, sort of just like "Bla bla bla" right away. Women are so intelligent. If we have a man, you kind of hangout with your man, give him some physical pleasure to talk about money after that. You know, it's just like whatever. It's not like you're doing anything wrong, you're relaxing your partner or whoever it is. You know, people respond differently at different times, I think timing is really crucial too. So I've learned those lessons. Timing and being completely honest even if I'm stuttering because I'm so nervous to say, "Okay, I have this 15 thousand dollar bill coming up." It's just being able to say it. And he appreciates that so much more, and it makes our life so much easier than me putting it off, waiting to the last minute than having just a week to come up with it and then it just becomes stressful. You know what I'm saying?

**Crystal:** You know, honestly, most couples I've talked to the waiting, and the procrastination of it, and the putting it off, it's trouble when there is overdraft or problems happening. It just makes it worst, doesn't it? It's like, the more proactive we can really be and get honest with ourselves about what we're needing, and wanting, and then not hide it and let the shame and guilt of it keep us from communicating which makes life so much easier, instead of getting to the crisis point when many people do finally blow up and argue about money. I really encourage people to get prepared too, you know, and have whatever whether it's bank statements or idea of what their wanting will cost. Come with some ideas and proposals and then you can. It's such an interesting thing because the conversation really around money often requires us to use both our left and right brain, because



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we're talking about numbers, and forecasting, and those types of things. But at the same time the more we can stay tuned in with our emotional awareness, I encourage people to really try and speak about their feelings as they're having these money conversations in the eye, and really acknowledge what they are experiencing and feeling. Because as you said men and women communicate very differently, and I'm curious, would you like to share anything that maybe helpful for people listening around how men and women could communicate more clearly? And what are men and women really wanting? I mean that's a huge question. You could take that when you want it.

**Simrit:** Gosh. You know, what I've learned over the 15 years of being with my husband is... gosh 16 now, it's just I want to be heard and everyone wants to be heard. They want to be acknowledged and they want to be respected. We feel like we're being disrespected or the other person is not caring about what's going on. And especially with my husband because he was primarily the in the position beginning the person that was going out into the world doing these things and bringing home the physical money, it was important for me to show him my gratitude so that he could understand that I was feeling grateful. But also for me to learn to live within our means is another thing that pretend like we have something that we don't. That was very crucial in the beginning. And also, I think it's important for couples to share the responsibility of money whether someone's going out and making money in the workplace or not. I think it's really important for both people to somehow share that whether someone's making the money or not, it doesn't necessarily matter unless that's something that they've communicated about as a couple that is necessary, but I think it's important that both people are involved somehow. So if the man is at home and the woman's making the money, for instance, it would be if it works for the couple, it doesn't work for everybody. What worked for us was, you know, one person was out there making the money and the other person was home, taking care of the home, the children and all that kind of stuff. But the person at home can still be involved in paying the bills, knowing what's going on with the bank account that kind of stuff. It doesn't make it more of a reality and it really helped our situation when I took over that. You know, my guy was out there in the workforce, doing that kind of stuff. But we've learned just honest communication, talking about our needs; I felt to have a need to know what we had when we had it. And I also needed to get organized in myself and let my husband know what bills came up at what times. So we had a particular and what we do now is twice a month. We get an infusion into our joint account from our other accounts, and we make sure that that's happening twice a month. And do I have to remind my husband? –every time. And so, you know, that's okay. Like being okay and say, “Hey, we need this much and this much, and at this time we have these bills coming up, just a reminder.” “Oh okay.” And so, what our system is often an email over a few days in advance before we need that, and then usually even respond the first time and the second time or sometimes he will. Second email, he'll respond and say, “Okay I'll put the money in the joint account for the bills for this part of the month.” So some people might find it easier to use email or text, and not that you can't sit and talk to each other about it because we can. But sometimes it's easier and do not make it a big deal, it's not that big of a deal if money is a form of energy. Being very open, and honest, and clear about it, but sometimes shooting an email over. It might not work for us, it might not work for somebody else, but we kind of have our system down, and I think every couple can find their own way, their own system. And hopefully it's a very supportive system and not a demoting system, because systems don't necessarily support the health of a relationship but we got to find the ones that do and this works for us. For me and my husband, I send an email three days out or sometimes four days out, remind him if he doesn't answer in a couple of days later, “Okay just remember we have bills coming up in two days. We need this much in the account for these bills.” And I don't have any problem doing that now. But if it's all left up to me to find the right time sometimes in our situation, then I'm a little more sensitive about it because we just got home from our work or “Oh he's going to the basketball game. I don't want to bother him before that.” This play with the email, he can just pull it up in his own time, it's not a personal thing if that makes sense.

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**Crystal:** That's so brilliant Simrit, because we're also business partners with our intimate partners that we can delegate some things to be in more business tasks. So we've only got about a minute or so left here, I just wanted to hear your... Well, you've got a tour coming up, August 19<sup>th</sup> through November 5<sup>th</sup>, going through Alberta, Canada. And then we'll share the link to the Sweetest Love, your online course for relationships called the "Sweetest Love – the yogic art of transforming heartache into harmony." Any brief closing remarks here?

**Simrit:** Oh gosh. Just think first and foremost it's important to be good in our own skin, and I think everything else flows a lot more easily from there. When that was run by the fear and all that kind of stuff, then things can get pretty mucky in relationships. So just being very clear, clear, clear with our words and our intentions and then speaking up for what we need is super important. And knowing our worth just because we are who we are, we're worth it. I think that's super important and that was a big lesson for me.

**Crystal:** So true. Well thank you so much for sharing your time and wisdom with us today.