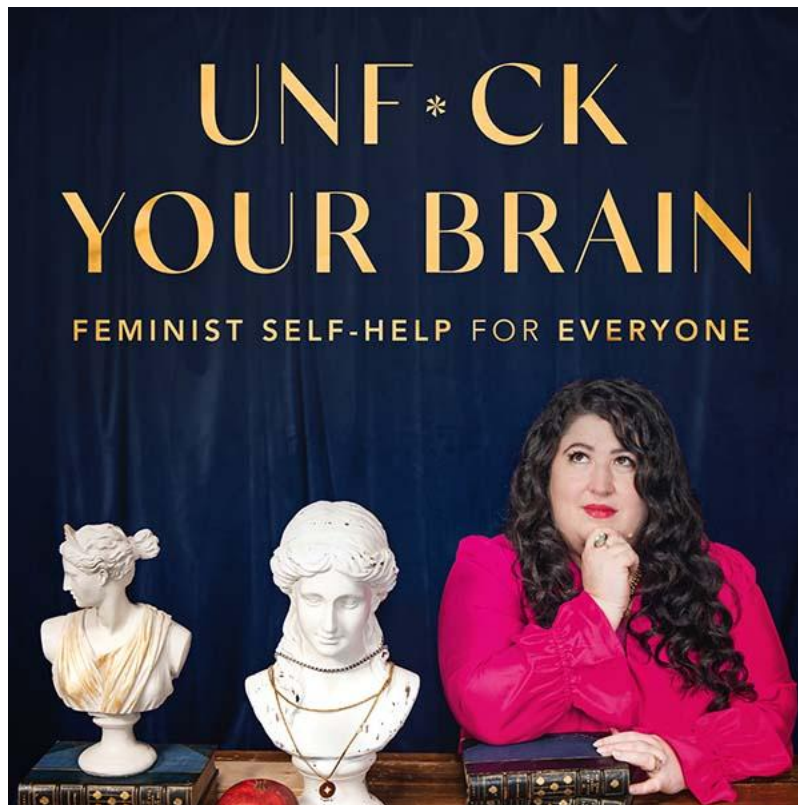


UFYB 460: How to Get Your Financial Footing in Crazy Times: A Conversation with Tori Dunlap



Full Episode Transcript

With Your Host

Kara Loewentheil

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Welcome to *UnF*ck Your Brain*. I'm your host, Kara Loewentheil, Master Certified Coach and founder of The School of New Feminist Thought. I'm here to help you turn down your anxiety, turn up your confidence, and create a life on your own terms, one that you're truly excited to live. Let's go.

Kara: Hi, Tori.

Tori: Hello.

Kara: Welcome back to the podcast. Always fun to see you. We did our first podcast in like March 2023. Feels like a lifetime ago, and we talked obviously about the gendered messaging we have around money. So, I'd love to have this conversation, obviously, we still want to talk about that, but kind of speak to where I think a lot of people feel right now, which is kind of more in like financial survival mode. The state of the world being crazy, right? Every day you look at the news and it's like crypto is up, crypto's down, the stock market is doing this, there's this tariff, no we don't have this tariff. It just feels like total chaos, right? Like toddlers are running the world. So, people are understandably like on an emotional roller coaster about it.

So, I know that you talk about how financial survival mode is like a nervous system response. So, I would love if you could share your perspective about that and help. I also just realized that I didn't really introduce you because I'm just like, "You don't need an introduction, everybody knows who you are." So, we could always back up. Do you want to tell everybody who you are before we jump right in?

Tori: I can do both. I'm happy to do both. So, I am a money expert. Last time I was on this show was to promote my now New York Times best-

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selling book called Financial Feminist, which has helped at this point hundreds of thousands of women be better with money. But we have a platform called Her First 100K where we help millions of women every day save money, pay off debt, start investing, start businesses, because I don't think we have any sort of equality for any marginalized group until we have financial equality, because money means options. Money means choices. And that leads me into this question about financial scarcity mode.

I think it is the most common experience that I see, especially with women. There are so many aspects of this that make up the reason so many of us are in scarcity mode. The first being all of the systemic issues that we have no control over, but that feel very much like our personal responsibility. So, one of the things I argue on Financial Feminist, my podcast, and in my book Financial Feminist is that there is only about 20% we can control. 20% of how we budget and how we take our financial education seriously. But then there's about 80% of all of the rest of it: ableism, sexism, homophobia, sexism, a trillion-dollar student debt crisis, stagnating minimum wages, the job market being shit, eggs being 17 dollars, climate change. We can go on and on and on, right?

There's a lot of reasons that we are not doing well financially as a whole. And the first thing to get out of financial scarcity mode is just to acknowledge how much of that is not on you, is not because you are not working hard enough or not because you don't want it badly enough or not because you're spending too much money on lattes, right? It is about the fact that there are so many systemic barriers to building wealth, especially if you're a member of a marginalized group.

So, the first way we get out of financial scarcity mode is to acknowledge that one, we're in it, and two, we're in it probably not because we did something wrong or bad or incorrectly, just because this is the world we live in where there's a lot of systemic barriers to your ability to build wealth.

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The second thing that I think is really prominent at this moment is very much what you just said, where everything seems to be changing depending on not just the day, but the hour. And that's a larger conversation we can have about the role media plays in all of this and cortisol spikes we get every time we check the news and the fact that news is not here to make you feel better, it's actually here to make more money for them. They're here to get more clicks, they're here to get you to watch television, the television news more. But I think that it's so easy when you're just trying to get by to then feel like there's all these systemic barriers and everything's changing, I can't get accurate info. That up and down roller coaster feeling also does not help. So, it's a big cacophony of shit. And that's one of the biggest reasons I do the work that I do is to help women try to navigate that.

Kara: And I think there's also, it's like when you've associated money with safety, and in some cases it is physical safety and then in a lot of cases we've got it associated with emotional safety, and things start to feel unstable, you start to realize the whole thing is a stack of cards, right? That's it's like we all have to be confronted with the fact that money is actually just an agreement we all made that like these numbers are going to mean these things and we can swap them around, right? It's like, oh you think, "Oh, I feel safe if I had a lot of cash." Yeah, okay unless the currency collapses then that's not going to help you. Like I'd feel safe if I had gold buried in the ground outside. It's all made up. And I feel like that's part of what is so destabilizing is when things start getting erratic, we're actually forced to confront reality that society is like a group of agreements we've all agreed to say we agree with and then pretend they make sense and are real.

Tori: And the thing that is so interesting about that as well is that scarcity mode lies to you. I have people I've talked to, people I've coached, people in our communities who will tell me, "I have X amount of money and I still

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don't feel safe." And that tells me that it's really not about the money at all. It is about your trauma around money. It is about your belief that you're not worthy of money. And there's so much with that scarcity mode that tells you this will never be enough or this is not enough to feel safe.

I have a good friend of mine, we're working through this and she has a therapist as well. And one of the things I've asked her is, she is in her mid-20s, she has her first 100K, she has multiple sources of income, but she's a woman of color with anxiety and she's like, I'm like, "At what point will it be enough?" And she's like, "I don't know." And I'm like, "Okay, so that tells me we actually need to ask ourselves what is the root of this? Where am I not getting that feeling of safety? What happened in my childhood that told me, 'Okay, money means safety and I need more and more and more of it in order to provide that feeling for me.'" And that's not fun work, but you do this all the time. I do this all the time. It is the most necessary work.

And I will also say that in this environment where everything feels very much outside of our control, I want to kind of wake everybody up and remind you that yes, there are systemic barriers and we can't ignore those. We must acknowledge those. And also, you have one of the most powerful tools at your disposal in this moment, which is your financial education and taking that fucking seriously. If you can show up and read the books and watch the videos and do the work, you have so much flexibility in your life that can start to happen. You get to exercise your self-worth when you have a financial education. And I'm not asking you to accumulate Jeff Bezos's amount of money. We don't need that. Billionaires shouldn't exist, right? That's not what I'm saying here.

I'm just saying if you have enough money to make your own choices, if you have enough money to take care of your family, if you have enough money to donate to causes you believe in and start that business you've always wanted to start. Nothing bad happens when women have money. We are

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more generous, we are more community-conscious. Everything starts to change. And at this moment, I need money in the hands of incredible women who are going to do beautifully kind, generous things with it. So, your responsibility in this moment, while so much is outside of our control, is to say, "My financial education is in my control. And I'm going to take it really fucking seriously," because not only is it going to make you less anxious, it's actually going to transform your life in a very recognizable, conscious way.

Kara: Yeah, there's so much in there. I want to go back to one of the first things you said because I really think people need to sit with this is like many people have like some number that's like, "Well, if I had that amount then I'd feel safe." But if you're someone who coaches people about money, you know you've coached somebody whose number was 20,000 dollars and you've coached somebody whose number was 20 million dollars.

Tori: I don't mean to interrupt you, but something so interesting, we've been asking people on Instagram like what number would need to be in your bank account in order for you to feel rich. And it's so interesting. Exactly what you said, you have some people who are like, "I just need to know I can pay my bills and that's 40K a year." And some people are like, "No, I need 10 million. I need 10 million dollars."

Kara: I coached somebody once who was like, "I need six," literally it was like 65 million dollars because then I can live off the interest and do, and like there's somebody else in the group who's like, "I just want to not be in debt. I have 10,000 dollars of debt I want to pay off." Like safety is emotional.

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Tori: Totally. And when we have, when we ask that question of people, they start giving us their number and then unprompted, they all do this very interesting thing, which is they go, "Well, rich would be this, but comfortable would be this." Women immediately feel like we have to justify the number or justify and explain away like, "Oh rich would be this crazy number, but oh if I'm comfortable and happy, okay, it's going to be this number." I'm like, first of all, men don't do that shit. They say, "No, I want this amount of money and if you don't like it, boohoo." And they also don't limit themselves because they don't feel bad about making money.

And I'm trying to remember if we talked about this the first time I was on the show, but I think it bears repeating anyway is that we feel deeply guilty as women for wanting money because we think it makes us greedy or bad people or again, we've all met a terrible rich person. We see them on the news all the time. I'm like, "Oh, I don't want to be that. I don't want to be somebody who stockpiles money." And it's like, that's not what I'm asking you to do. I'm not asking you to hoard wealth and to make so much money that you're richer than God and that you've exploited people. Right, I'm not asking you to do any of that.

I'm asking you to pursue money unabashedly. And that's why we talk about, one of our taglines is fighting the patriarchy by getting rich because when women have money, you are able to escape violent marriages because you have money. When you have money, you're able to support the kind of candidates and policies you want to see. When you have money, you're able to go to therapy or take a vacation or just take time off. All the options open up to you.

And that's where I just see so many women inflict that shame on themselves of, "I feel bad for wanting money, so I'm not going to pursue it. I'm not going to try to make more money. I'm happy with what I have even if you're not." And it's like, no, I want you to say you want to be rich. There's

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no shame in that. I want to be rich. I have more money at 31 than I thought I'd have at 31, and let me tell you, it's fucking awesome. It's fucking awesome. I get to do really incredible community-building impact work with that money and I also get to live a very lovely, safe, restful life. And that's the feeling I want for every single woman listening.

Kara: I think it's also, for me, who do you become when you take responsibility for your own financial outcomes is what really matters to me, right? From a coaching perspective, from a feminist coaching perspective, my biggest problem, not everybody wants to make a ton of money and that's fine. Not everybody has expensive taste. I have very expensive taste. My brother definitely does not. And that's totally fine. But what I think we both want for women is for them to see themselves as like full, autonomous economic and financial agents, right?

And part of what's so weirdly insidious to me about the like upswing in trad wife social content is there's something weird going on that's like, "Well I would never want to be so aggressive as to want to make my own money. I want to stay home and marry a man who goes and makes the money for me." It's like, why is that better? You are acknowledging that you need economic action to happen in your family life.

Tori: One of the things you and I have talked about offline too is that all of these trad wives who we know by name or by Instagram handle are not really trad wives at all because they now run a multimillion-dollar business.

Kara: Right. It's like Phyllis Schlafly traveling the country telling women to stay home.

Tori: Yes, they're selling their raw milk and this lifestyle on Instagram or TikTok and they're making a ton of money doing that to the point where

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they're like retiring their husbands. So, the very content that they're telling you is like, "Yes, live this soft, beautiful life." I actually understand why people are drawn to that movement because I think women are overworked, we are so tired, the emotional labor has us tapped. We have been the economic backbone of the world for our entire lives and for generations and generations with no credit and little rights and no money. And of course, of course, we all want to frolic in a field and braid our hair and milk cows. That sounds idyllic. I get it. That sounds great.

Kara: I do not want to milk a cow.

Tori: I mean, yeah, maybe I don't either. But the idea of it sounds very blissful and utopia and all of that until you realize that you are giving all of your power over to someone who can leave at any time, who can abuse you, who can say, "I'm going to keep money from you or I'm going to put you on a stipend or we're going to divorce and you're not going to have anything to show for all of the emotional labor that and the unpaid labor you've been doing." And it's like me at peak raw burning feminist where I'm just, I cannot have you give your power over to somebody else.

Now that doesn't mean you can't be in a beautiful, equitable relationship with somebody, but you should always have your own money, absolutely. You should always have your own money. You should always have an escape hatch because as soon as you give your financial power over to somebody else, whether that is your father, your brother, a husband, it could be a woman as well, but as soon as you give your power over to somebody else, you have very few options. And we unfortunately know that 99% of domestically violent relationships have some sort of financial abuse tied to them. And that is unfortunately the perfect statistic to point to show you that money is a form of control. Money is the peak form of control. And if you are giving that economic power over to somebody else, you are giving away all of your power.

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Kara: Yeah, and I think you're trying to solve the emotional problem of overwhelm, of the second shift of, they're not, I mean there's practical problems too, but trying to solve a social imbalance problem by opting out and just handing your future over to someone else to control and be in charge of. There's a reason that there was such a feminist movement for hundreds of years to be able to have a bank account. Those ladies weren't bored. They had a lot to do in fact because they couldn't work. They had all that housework. And I think that the vision that you're being sold on Instagram is like, I mean, ask anybody who actually had 10 children and had to homemaker and feed them all on like a middle-class salary a hundred years ago. It's not, it does not look the way it looks on Instagram.

But I think that there's social changes that we need to deal with this, right? More support for working moms, stuff, flexible schedules, more affordable childcare, all that stuff. But in the world we're in now, this circles back to something else you said, which is like part of what drives people to women, especially to want to opt out, is this overwhelming sense of shame and not feeling like they know even where to start with their money or not even feel, right? I look at my checking account and I either feel, "Okay, that seems like a good amount," or, "Oh no, what did I do? I'm bad and wrong or I have credit card debt or I have student loans or I have whatever."

So, I would love to hear you talk a little bit about why there's so much fear and shame women have that keeps them from even just like, the number of business owners I have coached who do not know their numbers. Don't know what their revenue is, don't know what their taxes is, don't know what their expenses are. And it's not because they're not smart and it's not that they can't do math, they're avoiding it.

Tori: I mean, you touched on so much. So, the first thing to know is that being good with math has nothing to do with being good with money and vice versa.

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Kara: We got to say that again.

Tori: Something I hear all the time is, "Oh, I'm not good with numbers or I'm not good with math, so therefore I'm not good with money." Y'all, I majored in theater in college, okay?

Kara: English lit and theater.

Tori: Theater degree, organizational communication, okay? So, I got basically a marketing or journalism degree and a theater degree, okay? And I'm a multimillionaire. I'm a multimillion-dollar business owner. It is not about math. It's not about, "Do I have an economics degree or did I get an MBA in college or am I good with math?" It's not about that at all. It is actually about your emotions. It is not about math. It is about understanding your patterns. It's all of the work that you hear on this podcast every single day. It is about understanding what sort of narratives you've been believing about money, what sort of narratives that you've been told you should believe about money, how your parents manage money. We walk through all of this in my book in more detail. But that's the first thing you have to understand is it's not about math at all. And politely, it is such an excuse where especially for business owners where they're like, "Well, I'm not good with math." And I'm like, Excel spreadsheets and calculators can do this for you. It is a responsibility.

Kara: Or even have to use a spreadsheet. I have a spreadsheet disorder. You can do it on a piece of paper.

Tori: You have a responsibility as either just a person navigating life, but especially as a business owner, you have to know your numbers. There's no excuse for that. And that is one of those things that I'm a little more harsh about because I am like, you can do this and it would be gaslighty

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and frankly kind of patronizing of me to be like, "Yeah, I know it's really hard." It's not. You just have to figure it out. You got to figure it out.

And the second thing I'll say is with that figure it out, it is just like a learned skill. Like anything else. If I want to learn a language, if I want to learn how to play an instrument, if I want to learn how to roller skate, I'm going to fall on my ass a million times. That's what's going to have to happen. There's so much vulnerability in learning something new. But there's something about money that makes us feel like we should just know how to money, that we were either born with a good with money gene or the bad with money gene. And I'm here to tell you that's not how this works. It is a learned skill. You are going to be bad at it for a while. You are going to say the word toilet when you mean to say the word hair in French. I don't know. But you are going to, those words are not even close in French, but that's fine. You have to learn and it's going to be uncomfortable and this is why you need a teacher, whether that is me or somebody else. You need somebody guiding you because you're going to self-sabotage, you're going to want to give up.

The third thing of what you just discussed, we might have people listening who not only freak out about their bank account, but have gotten to the point where they're not even looking. They're not even checking, they're not even logging into their student loan portal or looking at their business revenue because they're what we call at Her First 100K an ostrich. They've buried their head in the sand and they act like their problems don't exist and they expect money to just manage itself. And you know deep down that's not how this is going to work.

And I really want to hone in on this because it is the thing I see when you're in scarcity mode, when you're struggling, you have associated being scared about money and then the solution being not looking, right? You're like, "I am nervous about my money, I am scared of what I'm going to find,

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so therefore I'm not going to look and that's going to make me feel better." That is not the cause and effect. You are actually afraid of looking at your money because you are just living life on autopilot.

So, I'll give you a metaphor for this. If I was to get in my car and start driving and I didn't have a gas gauge in my car, that would be a very stressful trip because I have no idea how far I can drive. Maybe I could drive to the grocery store, maybe I could drive to the next state over. I have no idea. But I am just driving and hoping I'm not going to break down on the side of the road in a place I've never seen at two in the morning by myself without cell reception. That is a very nerve-wracking experience. I am raw-dogging life, right? I am just driving around and hoping that I don't break down. In no way is that going to be enjoyable because in the back of my head all the time, I'm going, "Am I going to run out of gas? Am I going to run out of gas? Am I going to run out of gas?"

That is what your life is like when you have no idea what's going on with your money. You have no idea if your card's going to decline. You have no idea if you can afford that thing. You have no idea what is in that Amazon package that you bought that makes you feel shame because you can't remember. If I get in the car and my gas gauge lights up and tells me, "Hey, you're really, really low on gas," at least I know. Okay, I can only get two miles. I got to get to the next gas station as soon as possible. That is stressful, but that is temporarily stressful. That is stressful for the time it takes for me to fix it. And at least I have some sort of knowledge.

So, you're thinking money stresses me out, I'm not going to look at it. It's actually the knowledge is not there. I have no idea what's going on with my money. That's the thing that's stressing me out. So, you avoiding money as a fix or as a solve is the very thing that is making this so much worse. It is the driving in a car without a gas gauge as opposed to maybe I have a gas

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gauge, it's telling you need to get gas right now. Okay, at least now you know.

So, this is why we have to look at our numbers. This is why we have to take financial responsibility because if you actually want to feel less stress in your life generally, it is the knowledge of knowing what's going on, even if it's not great, at least we know so we can make changes as opposed to just raw-dogging life and just expecting that everything's maybe going to work out when you have no idea if it actually will.

Kara: Yeah, and I think that one of the reasons it's so important to define for yourself what it even means to be good with money is that if your premise is I'm bad with money, then anytime something happens, the gas light goes off, something gets overdrawn, you realize you didn't know that you were supposed to decide where that money should be invested in your Roth IRA, whatever's happening, it's just more evidence for your belief that you're bad with money.

And when you ask women to define what being good with money is, they've mostly been socialized to say it means making and saving. So, anytime that they spend or even make an investment, if it doesn't work out perfectly, that's more evidence that they're bad with money. I feel like I do so much coaching with not just entrepreneurs, just people who have money to invest or whatever else about the idea that investing is inherently a little risky.

Sometimes an investment doesn't work out. Even really good investors sometimes lose money or put money into something that doesn't work. As a business owner, I have put money into Facebook ads that didn't work or campaigns that didn't work or whatever and that women have such perfectionism around what it means to be good with money. It would mean

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like you never ever made a decision that ever lost you any money and you only made purchases that were like, I don't know, stamped by the universe as good and thoughtful and allowable purchases and money only ever came in somehow and never went out unless three people had voted it was a good expenditure.

Tori: Yeah, I mean it's my learning French example. It would be like, okay, you never went out and spoke any French. Okay, you learned it, but I'm never going to actually practice because it might mean that I have egg on my face. This is the cost of getting better at something is a little bit of embarrassment, a little bit of vulnerability. That's just the cost of that. And it's the same thing I know you see every day because I see it too. Oh, I'm scared of launching that business because I'm scared that somebody is going to leave a shitty comment and somebody I went to high school with is going to be like, "Who does she think she is?" I am afraid of going for it at work because maybe I get called a bitch or maybe all of these things can be really real fears because unfortunately we don't like women who like themselves or pursue money or follow their dreams.

And also, I just can't have you be living your life dictated by the hypothetical of what this might turn out to be. If my head is hitting the pillow at night and I have made everybody else comfortable at the expense of my own comfort or at the expense of what I actually want to do, that is not a life I'm living for me. And it's the same thing with your money. If you're playing it safe, if you feel so much guilt and shame for everything that you do with your personal finances, the patriarchy is actively winning. It is actively winning. It is telling you that again, the reason you're not rich is because you buy lattes, which by the way, it's never NFL season tickets or power tools or video games. It's only lattes.

Kara: Fantasy football league.

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Tori: Yeah, it's the Taylor Swift tickets. It's the blowout at the salon. It's the manicure, which by the way, okay, let's say I don't get a manicure and don't put makeup on and then you tell me I look tired at work and you tell me I don't get that promotion. So, we can't win. So, you may as well just do whatever the fuck you want.

Kara: That's our final word on this podcast. Just you can't win.

Tori: Just do whatever the fuck you want.

Kara: Or I would say define what winning is for you. You're never going to win with those people.

Tori: Yes, exactly. And take your financial education seriously because especially in this moment where we are getting our rights stripped from us every day, there is so much happening that feels so far out of our control to the point where we feel powerless. By the way, one, they want you to feel that way so you can't fight back. And two, this is where I think that the best ROI right now is investing in your financial education. Your ROI on your happiness, your ROI on your comfort, your safety, your ability to speak up and say, "This thing isn't right and I'm going to support these kind of candidates or support these kind of policies or speak out against these."

The best thing you have right now is that financial education. That's the best ROI. That's your best time spent right now. So, you can say, "Yep, I'm going to take control over this. I'm going to not have this year be yet another year where I feel like I'm financially floundering," because it impacts your mental health, it impacts every aspect of your life.

Again, if you're in the back of your head going, "Is this car going to break down at any time?" That affects your ability to be present in your

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relationships. It affects your ability to make more money in your career. It affects your ability to just be a happy, kind, generous person. And I want more happy, kind, generous women.

Kara: And I think that you see with money so much that it's the two sides of the seesaw of, if you think it'll solve all your problems or you fear it and think it makes you bad, either way you can't make good decisions, right? Past being able to afford your basic necessities, right? We even have the studies that show us that making additional money does not significantly change your happiness.

Part of what's tricky, I think in our capitalist society, is I think some women are rightly suspicious of the messaging that's sort of just make more money and that'll solve all your problems because it's not going to solve your emotional problems. It's not going to solve that you married somebody you didn't like or you're not getting along or it's not going to solve whatever else. But so, it's seeing money as it is a resource. It's a tool. It is neither proof, whatever amount you have or don't have is not proof that you are a bad person or bad with money or stupid or irresponsible or can't figure it out or any of those things, nor if somebody has a lot of money, does that mean that they are better than you, they are happier than you.

When we make it that, part of what blocks us is thinking it will solve all our problems and when the pressure is too high. But I totally agree with you that in this day and age, financial education is a must and there isn't really, it's not about excuses, but there are, it's out there. You are not an illiterate peasant in the 1300s who can't access the resources.

Tori: It's out there. And there's so many free resources too. We have paid resources, we have free resources. I have friends doing incredible free resources around getting better with money. There is no excuse to not,

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okay, I don't have a lot of time. Okay, you can listen to a five-minute podcast or watch a five-minute YouTube video. There are so many resources out there. And to your point, money can't buy happiness in the fact that if you buy a Porsche and you're already depressed, the Porsche is not going to make you happy. You have other problems, right? We have a million famous people we can cite from Elvis to Michael Jackson who had more money than they knew what to do with and were very, very depressed people. That's not who I'm talking to. I'm talking to the people who know that having more money would help solve so many of their problems.

And to your point as well, this is where we have to get into the financial scarcity and we have to understand our financial trauma around money because to bring it full circle, you could be getting more money and still not feel like it's enough and still feel like I have to keep chasing and keep going. And so then my answer to you is if we don't know what enough is, you got to figure that out and you also have to understand what went on in your childhood, what went on in the narratives you were believing about money that told you that you were never safe or you were never okay or you could never be comfortable and the other shoe was going to drop at any time. That's the kind of fun therapy shit that we have to start to unpack in order to have a positive relationship with money long-term.

Kara: Yeah, I think maybe the way I think about it or what the sort of complimentary, but the Venn diagram version I would offer is, I think that the best argument for money and its relationship to happiness or self-fulfillment or whatever is partly how you have to change and grow to become somebody who is in charge of your own money and makes your own money. I mean, I think blowing your own mind in that way is valuable. And money obviously solves a lot of the practical problems in a capitalist society that otherwise drain your emotional energy and attention. I can say having grown up around people who are wealthy, you can have a lot of

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money and be miserable in your relationship, have bad relationships with your kids, still not care about yourself, right? All of that.

And I think the trap I want to make sure women aren't in and why I think it's important to see it as neutral is like if you are trying to make money to prove to yourself that you are smart and good enough and good with money so you can finally feel good about yourself, as you say, that can go on forever. There'll always be like, "Oh no, it wasn't half a million. I guess I needed to make a million. Oh no, I guess it was 10 million." There's always that next step out there. But that's why I love that your work really combines the mindset and the practical stuff. So, if people want to take responsibility for their financial education, where should they find you? They should buy your book obviously, which is available everywhere in the world. Where else can they find you?

Tori: The easiest place to go is herfirst100k.com/quiz. You're going to answer six questions for me and we're going to give you a free personalized money plan for wherever you're at in your journey. So, this is not a pass-fail thing. You can't fail this. It's more so that we have the information we need to give you the best resources. So, herfirst100k.com/quiz. My book and podcast are both called Financial Feminist. You've been about to be another guest on my show and we're really excited to have you over on my show. And there's so much incredible work that we've seen with just women saving their first thousand dollars or women having enough money to leave that abusive relationship that they're in or paying off their student loans. We get messages at this point every five minutes from women somewhere.

And the second part of the messages we receive are always something like, "And I'm so much more confident in every aspect of my life now," because when they have money, again, they're able to breathe better, they're able to just say, "Okay, what do I actually want out of life and how

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do I use money as a tool to get there?" So, I would be honored to help you in that journey.

Kara: All right, y'all, go check it out. Go take the quiz. You can only pass. There's no failing.

Tori: You can only pass. There's no failing here.

Kara: Everybody gets an A today.

Tori: Everybody gets an A. Thank you so much for having me.

Kara: Thanks for coming on, my friend.