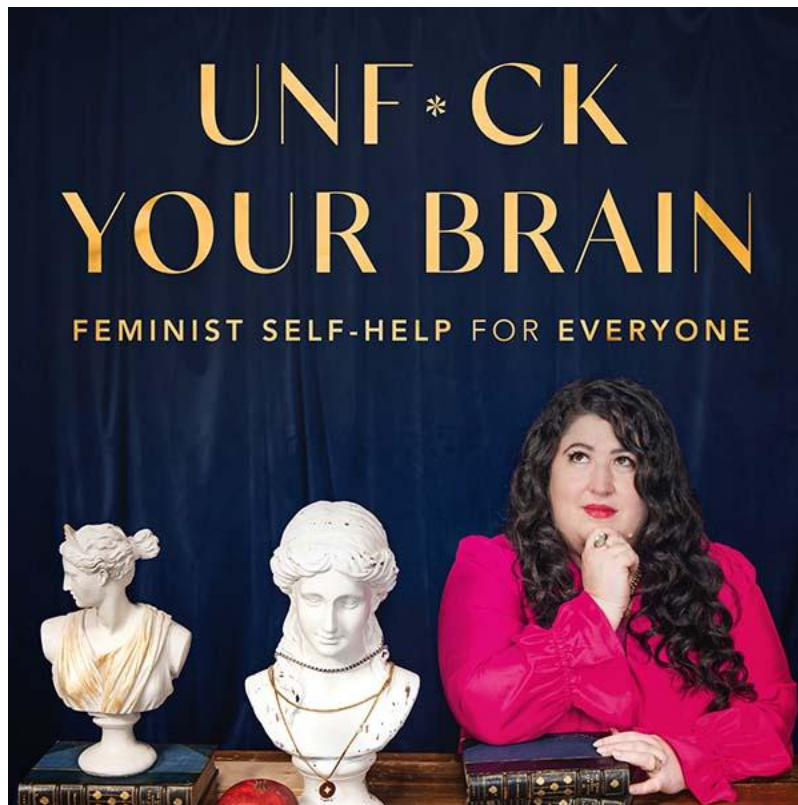


UFYB 525: Coaching Hotline: I Want to Stay Home With My Kids, But I Need to Make Money



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.

Welcome to this week's coaching hotline episode where I answer real questions from real listeners and coach you from afar. If you want to submit your question for consideration, go to unfuckyourbrain.com/coachinghotline, all one word, or text your email to +1 (347) 997-1784 and when you get prompted for the code word, it's coaching hotline, all one word. Let's get into this week's questions.

Here's this week's question, "How can I use thought work around work and money when I really want to be a stay-at-home mom but still need to contribute financially to my family?"

So, I think this is a great question, and I want to suggest that the solution to this is embedded in the premise. It's even in the grammatical structure. Our brains are so interesting. So, the way this question asker asked her question, there's this implicit tradeoff or paradox, right? I want to be a stay-at-home mom, but I still need to contribute financially to my family. So, there's this inherent belief that I can tell from this question that those two things are somehow at odds or those two things are incompatible, or those two things are contradictory.

And so, the solution is choosing to believe that those things are completely compatible. It's also about deciding what "contribute financially" means. So, first of all, when you are a stay-at-home parent or even a stay-at-home house homemaker who's not a parent, you are contributing financially because you are doing labor in the home that has a financial worth and

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value on the marketplace. If you didn't exist and your partner didn't want to do that labor themselves, they would need to hire someone.

If they didn't want to cook and you weren't there and you do the cooking, they would have to pay for someone else to cook their food or for frozen meals or whatever. They'd spend more money on food. If you weren't there and they didn't want to clean their house and they wanted a clean house, they'd have to pay for someone to clean their house. So, cooking, cleaning, childcare, these are all skills and forms of labor that can be purchased on the market when they are not performed for free inside of a relationship or a home.

So, the first important thing is to be already thinking of yourself as someone who does contribute financially. If you are doing labor in the home that would otherwise need to be outsourced, you are contributing financially. There's something called like an in-kind partnership. Sweat equity is another word for it. It's when if someone is starting a business and someone else is coming in as a partner, but they don't have capital to invest, they don't have money to invest, they invest their labor. That's called sweat equity. And that's what you're doing in a home. You're investing your labor in that joint project.

So, it's important to think of yourself as contributing financially if you are performing labor in the home. That is just like the first foundational principle because you need to see and understand the value of what you do and see yourself as a financial actor in order to be able to take it to the next step, which I think is what this person wants, which I assume means she also wants or desires or needs to contribute financial capital, right? Not just her labor, but also dollars.

So then the next question is going to be, "Okay, how do I do those at the same time? What forms of work that are compensated by dollars from an

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outside party, where I get paid money by someone not in my family, what kind of work can I do that is also compatible with staying home with my kids?"

So, there are so many ways to do that. Right? If you look at the world, there are a lot of jobs that can be worked remotely, that can be worked part-time. There are side hustles. There's starting your own Etsy store, starting your own business, working for someone else a few hours a week. I don't know what this person's skill set are, doing graphic design a few hours a week, organizing for the other moms in the neighborhood, running a service where you cook double whatever you're making for dinner and you drop it off across the street and they pay you. Like there's a million ways that people make a little bit of extra money when they need to, ranging all the way up to like having a corporate job that's part-time and fully remote.

So, there's a lot of ways to do this. It's just that you have to believe that's possible so that you start looking for creative ways of doing it. And you start thinking about, "What do I like to do? What are my skills? What is financially viable for me? How much time do I want to have to be at home with my kids?" And you start thinking from that place of, "Of course it's possible. How do I want to do it?" Instead of thinking about, "Well, I really want to do this, but I have to do this."

Already we're in like a negative feeling about it. Already we're in a framework of thinking about it like it's incompatible or it's hard or it can't be done or these things are in conflict with each other. And when we tell ourselves, "I want to do this, but I have to do this," completely shuts down our creativity, our strategic thinking. Like from that place, we're never going to come up with a good solution.

So, I love this question because it was a one-sentence question, but there is so much buried in it. And for all of you, you want to really be looking at

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the way you're talking to yourself, like even the questions you're asking yourself. Little things like the word "but" can be masking a whole huge set of like assumptions and beliefs that are limiting the way you are able to think about your life and the way that you're able to come up with solutions and plans to have the kind of life that you really want to lead.