

High-Earning Mom Problems



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Natalie Bacon

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Welcome to Mom On Purpose, where it's all about helping moms overcome challenges and live their best lives. My hope is by being here, you are more inspired to become the mom you are made to be. I'm Natalie, your host, a wife, boy mom, dog mama, Chicagoan, and former lawyer turned professionally certified coach. If you're here to grow, I can help. Let's go.

Hello, my beautiful friends. Welcome to the podcast. So happy to be here with you today. We are going to be talking about high earning mom problems. Why am I doing this episode? Because if you are listening to this, if you are one of my clients, you are already successful. I get the privilege of working with clients who are successful in whatever they do, whether that is being a stay-at-home mom, whether that is being a surgeon, whether that is being an entrepreneur, whether that is dabbling in a whole bunch of things, whether that is, you know, being a therapist or a psychiatrist.

It has less to do with the career title and more to do with an identity. And I think that what we can end up doing to ourselves is feeling guilty for the problems that we have because we are so privileged, because, you know, most of the clients and, and most of you who I'm talking to, you are already successful. And there is validity in that. We're going to talk about that here today, but if you don't know, I thought I would just give you a quick background on where I'm coming from. First of all, I'm just thinking about money so much right now because on September 1st, the new masterclass inside the Mom On Purpose Membership drops. It is called Making Peace With Money. I have a background in finance. I was a certified financial planner for several years, as well as an attorney. My first money transformation was really around my debt from law school.

I had \$206,000 of student loan debt, started a business, paid it all off, learned about money, got my CFP, worked for a registered investment advisory firm, got published in financial and news publications. And really, I did a number of years in that field, and I really enjoyed it. And of course, I love my business and being out on my own and having my own programs

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right now, serving moms more directly with their mental, emotional, and physical health. But that love of money and teaching money is still, and I think always will be there because of the transformation that I've done myself, as well as the transformations that I've helped others have with money. So some of you are lifers, and you've been around since the beginning, and you have followed me through all of these career pivots, and you were around when I had the website, The Finance Girl, as well as nataliebacon.com.

And you're still with me, and I love that. Shout out to you. Thank you for being an OG listener. And for those of you who are newer, I wanted to give you that background so you know where I am coming from. It is not just from a place of, I have money and now I'm going to talk about things that are superficial. In fact, I think just like weight loss, just like parenting, money can be a great introduction to like the deeper inner work. So a sign of needing to do the inner work is often manifested through examples in our lives that we don't really even realize is a need for attention to do the inner work. For example, you might want to lose weight, not realizing that there are so many challenges that you are about to overcome with that, whether it's mindset, whether that's emotional eating, whether that is your relationship with self.

We typically don't wake up and say, "Oh my goodness, I need to work on my relationship with myself." We typically wake up and say, "Oh my goodness, I want to lose weight." The same is true with respect to parenting. It's like, "I need to stop yelling at my kids." Or, the same is true with money. It's, okay, I have made a lot of money, my family, we've made a lot of money collectively, maybe with you and your spouse, and I'm still really worried about retirement or I don't know if we are investing in the right ways. I find that my, you know, successful, high achieving clientele, there is this sense of having money, but also there's still a fear around money. There's still money guilt. There is still stress around money. There are still arguments with respect to money, whether it's with your spouse or someone else, even just having that conflict internally with respect to how you're spending your money.

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I was just coaching someone on the membership actually about this where she was conflicted about whether to invest in a higher ticket clothing item versus doing something else that she thought was "more responsible" because she felt guilty for that. And so there's so much work to be done that I think we minimize and we kind of dismiss as first world problems, rich people problems, you know, problems that are such a privilege to have. And yes, they are. And also, they're still valid, not because, you know, those problems should be valid. It's because the reason that they're even a problem is because of what you're thinking. And, you know, this often comes up when I'm coaching clients in the membership. They'll say like, you know, this is such a little deal, you know, I feel silly getting coached on this or the opposite. This is such a big deal.

I don't know if this is something I can get coaching on. And I say, bring it. It is all brain stuff. Because if you have a problem, that means that there is always though work to do. Otherwise, it wouldn't be a problem. So for example, if something happens and you don't think it's a problem in your mind, then you just keep going about your day. The reason that you feel friction in any area of your life is because of the thoughts that you have about it. There is something that you don't like. There is something that you're upset about or sad about or fearing, feeling fearful or stressed or worried or anxious or conflicted about. And the emotions that you feel with respect to money, that fear, guilt, stress, anxiety, overwhelm, indecision, conflict, those feelings are created by your thoughts. It doesn't mean you shouldn't have those thoughts.

It does mean though that it is a thought work problem and not a fix the circumstance problem. Now you can fix the circumstance or change the circumstance. For example, let's say you're in debt, you're super stressed about debt, you get out of debt, that's changing the circumstance, you don't feel stressed about debt anymore. But the reason you don't feel stressed about debt isn't because you changed the circumstance, it's because you changed your thoughts after you change the circumstance. The reason that this matters is because if you go around trying to manipulate your circumstances all the time, you will be chasing a feeling that is only created by your mind. So your circumstances have to be a certain way for you to

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feel how you want to feel, for you to feel calm and content or connected. Now, what I'm not saying is that we never want to feel fear or guilt or stress or conflict or indecision about money.

However, I do think that by and large, we attribute those feelings to the money, not to our thoughts about the money. So when I'm talking about high earning mom problems, I'm talking about the problems that you're experiencing that are real and that are valid, but that you might be trying to change from your circumstances first, thinking that, you know, you're a doer, you're a fast action taker, you get things done, you know how to make things happen. So you try to change the circumstance in order to change how you feel. And it's not that you don't want to take action, but you don't want to take action first because if you take action from frustration, from guilt, from worry, from stress, from indecision, you will create more of that. Even if for a minute or a moment you feel some relief, it will come back. It always comes back because you haven't solved it from the root cause.

The root cause of any problem is always your thinking. And I know that you have to have done some thought work to really understand that, but stick with me here because it is only a problem if you think the thought, this is a problem. One of my favorite thought work tools, and this is sort of an aside that can be used to navigate any challenge, is just to decide, "Oh, I thought this was a problem, but it's actually just not a problem at all." I was talking recently about my landscaping and we had lightning strike a tree and knock over a fence and all of these things. Anyways, I just decided we're going to navigate this. We're going to solve it. And it's just not a problem. My lawyer brain goes into the bar exam mode. It goes into being a lawyer mode and thinking about all of the problems that could arise from this.

And I just decided, you know what? This just isn't a problem. You can just decide that and then it's no longer a problem. So when I'm talking about high earning mom problems, I'm talking about the way that you are thinking about any circumstance in your life, including the people in your life, including your kids, including your spouse, including your in-laws, including your family of origin, including your work, including school and your community, including the government and the world. Your thoughts form

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your relationship with all of it. And the quality of your thoughts will determine your results in life by way of how you feel. And I think where I want to start with this is bringing attention to the judgment layer that I find with the most successful women who I have worked with, thousands of women over the last almost decade. It comes up time and time again.

And I think it's because we are smart and educated and anytime we want to create what we want in our lives, we do it. So what can happen is that part of us that is so amazing and it forms so many different characteristics, we can tend to use that against ourselves and be in judgment of our own challenges. So let me give you a specific example. Let's say that you are feeling really negative about your sister-in-law. And you've been doing thought work and you know that you are feeling negative about her. And you come to get coached and you say, "I don't want to feel negative about my sister-in-law." And I say, "Why?" And you think, "Because I shouldn't feel negative about my sister-in-law." So you have awareness of your negativity, but you don't have awareness of the judgment layer on top of the negativity where instead of feeling curiosity and wondering, like, what's this really about?

And getting to know yourself more. And that's why in coaching, I'm always saying, "Slow things down. We gotta take a look at what's going on here." There is this immediate layer of judgment that we have for ourselves that we shouldn't have this problem, that we're doing it wrong, that we shouldn't be this way. Right? And the belief behind that in this specific example is being negative about someone is bad. Feeling negative about someone is bad. Having negative thoughts about someone is bad. This is not good for our relationship. I shouldn't be this way. There are all these hidden thoughts that we have that form this judgment layer over our problems. I think the reason that successful women experience this the most is because we are harshest on ourselves. And that manifests through judging our own problems. Sometimes it's, "I shouldn't have this problem. I shouldn't, you know, be negative about sister-in-law." Other times, it's guilt.

Like, "I know we're so lucky, and I know I have so much, and I feel so guilty complaining about this." There is some added layer of judgment on top of

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the problem. And again, it could be first world problems, rich people problems you might have this sense of guilt or feeling ungrateful or judgment without even realizing it's a judgment layer. I think the more high achieving and on top of your life you are, the more this is present. And the sneakier it is. It is so sneaky, my friend. Because going back to that example of having the in-law where you're feeling negative about her, if you don't slow down your brain and take a look at your thoughts, including your own judgment, you can never solve the root cause of it, which is the thoughts that you are thinking. And I can't tell you how many times I've coached women and they say, you know, and I can totally relate to this, by the way, this isn't not speaking for my ivory tower.

I am this way as well, and so I have to catch myself in it. And I am very skilled at that now. But what it sounds like is, yeah, I, I get that. I don't really mind that I'm being hard on myself here. I just want to solve the negativity problem. But that misses the whole point. And sometimes it can feel like, well, you know, I'm fine with my relationship with myself. What does that even mean? But that is actually the secret to being less judgmental. So there are typically two layers to coaching when I am coaching like a high achieving, successful, high earning woman. It's the underlying issue that she's aware of. And then there's this judgment layer on top that she's less aware of, that I'm only aware of because I've been coaching for so long and I am extensively trained on this. When you judge yourself for having problems, it sounds like I shouldn't be so hard on my kids.

I know better. That's like a phrase that comes up a ton with this. I know better. I shouldn't be doing this. I should be past this already. I already did so much work on this. You'll get extra hard on yourself and you don't even realize that, number one, it's being extra hard on yourself. Number two, that it is a judgment layer that you're going to need to work through in order to even get to the underlying challenge that you want to face. Like in the example of yelling at your kids, if you're thinking, I've been working on this for so long. I know better. Why is this so hard? I shouldn't be doing this. It's coming from one of your strengths overused. So you're a high achiever, you get things done, you're successful, you've created so much in your life. You did that by way of your capacity and your capabilities.

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And the shadow of that, the downside of that is when you inadvertently use your strengths against yourself and they then become weaknesses. So instead of being more laid back and calm and connected and slow to look at what's really going on with the challenge and with the yelling and what your thoughts are and how you're feeling, you will be in a hurry. You will be really quick. You will have like low grade disconnecting thoughts about yourself, like, I should know better. This is ridiculous. Why is this happening again? Like there's, there's this tinge of being harsh and critical towards yourself. And that just feels like ordinary mental chatter to you. It doesn't even feel problematic. And that's why I'm bringing it up here because I do think this is like super unique to someone who already is successful. And I'm using that, right? It's like successful, high earning, however you want to identify.

It comes up for people who are doers, who are high achievers, who have created whatever it is in life that they want. And it is unique to them, to us, because of the way that we think. It took thinking in that way, making quick decisions, you know, being a doer, being faster, getting things done, being highly productive, to create the success, to the, create the wealth, to create all of the things that we have in our lives that we want. And again, the inverse of that, I like to think of like a yin and a yang or a light and a shadow. So if you think of like the light being all of those wonderful characteristics, wherever there is light, there is a shadow. So the shadow of that or the negative of that, the yin to the yang or the inverse, the yang to the yin, however you want to phrase it, is that when you use that in areas where it's unhelpful, it creates a negative result.

And in this case, it's creating harshness and judgment and separation from self. And you might think, why does that matter? Why is that even a problem? Because you won't solve the underlying problem. So if you are thinking, oh my goodness, it's so ridiculous that I'm fighting with my spouse about this again. I know better. We're in this pattern. This so dumb. Those specific thoughts, that little narrative, that self-talk, that mental chatter about the problem from that sense of tension, harshness, low grade disconnection is going to block you, is going to stop you from being able to solve the underlying problem. And so you can't solve the root problem until

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you remove the judgment layer. This comes up a lot with my weight loss clients who already know how to lose weight. If you are one of my weight loss clients, you did not come to me for the first time trying to lose weight.

You have tried many different ways to lose weight as we all have. And I think, again, the high earning mom problem here is that you are really good at creating the results that you want. You know how to be successful. You know how to get things done. You know how to solve a problem. And so when something comes along like weight loss and you don't have the result that you want, it can feel frustrating. It can feel illogical. It can feel unfair. There is this sense of, I already know what to do. I'm doing it most of the time. I'm eating healthier. I'm moving my body and exercising. And I still don't have the results. Like, what the hell is going on? The reason that this is specific to successful women is because you're not the person who's like, I know what to do, but I'm not doing it.

I'm just sitting around not trying anything. That is not who you are. You are a doer. You are doing all of the things. You are trying. You are counting. I promise you, I have talked to countless women over the last couple of years about the methods that they are trying. And what keeps them stuck and what can keep you stuck in not getting the results that you want for any area where it's feeling frustrating that you're not there yet is the added layer of judgment that you have towards yourself. I should be further along. Why is this so hard for me? Maybe I'm just not cut out for this. I can see that other people can do it, but I can't. Even if any of those things are true, right? Which you can always argue a though is true or untrue. That's never a question that I like lean on heavily.

It's always, how does it make me feel? And those thoughts will make you feel disconnected, frustrated, stuck, you know, a whole range of negative emotions, worried, anxious, all unhelpful for the ultimate result that you want. So I want you to think about where you're at right now in your life. And I want you to choose one area where you are experiencing some friction, whether that's in your marriage, whether that's with an in-law and a challenging relationship, whether that's with your kid who's struggling, whether that's with work or the home, whether that is with something you

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are passionate about and working towards like a goal, whether that is with your finances or with your weight. And ask yourself what your main feeling is about that one specific challenge or area of friction. And just use a one word emotion to describe it because your brain will want to go into thought land and then before you know it, you're thinking all these unhelpful thoughts and you're distracted.

So just go into one emotion. Are you feeling frustrated? Are you feeling stuck? Are you feeling worried? Are you feeling stressed? Are you feeling dramatic? Are you feeling guilty? What is the one word emotion that you are feeling? And ask yourself what the judgment layer is that's making this more of a problem for you that is pulling you further away from getting results that you want. Let me give you an example. Let's say that you are in the habit of yelling at your kids and you have the judgment layer of mom guilt and frustration and your main thought about yourself and how you're yelling is, "I know better." Okay, the impact of you thinking I know better and feeling frustrated is that you are going to continue to be in a pattern of yelling much longer than if you removed and let go of that judgment layer.

Let go of that frustration. Let go of the part where you think you know better and opened up to the possibility that you don't know, that you're still safe in your body not knowing, that there is more to learn, that this doesn't make you any less of a mom. That apparently moms are supposed to be human beings and we have a capacity even though we don't want to admit it. And that a part of that means letting go and learning how to repair. And yes, you'll get to the part where you build the skillset of thinking and feeling differently so that you don't yell, but that's only available to you from releasing that layer of judgment that you know better, that you should be further along, that you shouldn't be yelling at your kids. Another example, weight loss. This comes up a ton when I'm coaching clients on losing weight.

They're already successful in whatever they're doing. And so they have tried many ways to lose weight and they've gotten results. But if they're listening to me and they're doing my programs, then they are not yet at their goal weight. And the reason for that is in part that they are adding in

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this layer of judgment towards themselves for not yet having the result. Why can't I figure this out? Everyone else seems to be able to lose the weight. This is harder for me because of genetics or my mom or my history or my diagnosis or, you know, because I can't stay focused because of everything I have going on in my life. Whatever it is, there's this layer of judgment that we have on ourselves when we are trying to go for something like as is the case with weight loss. And that layer of judgment makes us feel inadequate, insecure, maybe guilty, definitely frustrated.

And guess what? Those feelings don't help get the result. Those feelings actually lead to more of the same and maybe even making it worse because you're always going to prove true what you're thinking. So you have to clean up your thinking and you have to be aware of this judgment layer that presents for successful high earning moms. I don't think it's useful to feel guilty about your problems or to feel judgment about them at all. You are a human being who has worked hard to create so much and you have problems and it's all brain stuff. And I am here to help my friend. So happy to be here with you until next week. Take care.