

VERONICA PULLEN MEETS DENISE DUFFIELD-THOMAS TO DISCUSS OVERCOMING YOUR MONEY BLOCKS: TRANSCRIPT

- Veronica Pullen: Hello! I'm so excited that I've got Denise Duffield-Thomas with me here this morning. She's from the Lucky Bitch. She's the Queen Lucky Bitch from the Lucky Bitch Money Bootcamp that I've been doing for the past year. Probably, I think most people who know me have heard your name, since I'm always talking about you. I've got my husband to read the book and go through the program. It's all about, "Is that a Lucky Bitch thing to do? Are you a Lucky Bee? Are you feeling lucky?" Everything.
- Denise DT: Hello.
- Veronica Pullen: I'm really, really excited that you're here. Let's just dive in because there's going to be loads of women listening to this. I know that you target women in your marketing, the whole Lucky Bitch thing. Is it typically women that do have blocks about money and why is that?
- Denise DT: You know what? It is mostly women that I've seen. Guys definitely do have money blocks, but I think for us there is some cultural stuff there, there's generational stuff. For most of us, we don't have that many role models in our lives who have been empowered around money. Maybe our moms worked, maybe our grandmas did work, but for a lot of us they didn't, and a lot of us they didn't have a lot of power around money.
- Veronica Pullen: Yeah.
- Denise DT: It's new for us, right? This is new stuff that we're dealing with. Especially for us entrepreneurs at the moment because we're doing things that a lot of people don't understand. I don't know if you've experienced this, but you tell your parents what you do and they're like, "What? People pay you for that?"
- Veronica Pullen: Yeah, exactly.
- Denise DT: It brings up stuff for us, right?
- Veronica Pullen: Or you go around it, don't you? Just give them an abridged version of what you're doing. They just don't get it.
- Denise DT: Exactly. That's why I think we're blocked; because it's new but also because we've got stuff that is I think not uniquely female, but we have caring hearts, so we want everybody to benefit from what we do and so you feel guilty about charging for things that we love. Then there's a lot of cultural stuff around you have to work hard to make money. That was

drummed into a lot of us as kids and that's a lot to unpack and that's a lot to deal with, I think. It's new. It's new for us.

Veronica Pullen: Yeah, I mean, I grew up in a single parent family on a council estate, so there was a real sense of “them and us” around money. There was no father figure since I was seven, and yeah, I think women are conditioned by society to put other people first and not themselves so it's kind of like... You have a duty to serve everybody else and not serve yourself where charging what you're worth is serving yourself.

You can't serve others well if you're not serving yourself. I absolutely go along with that and I think it's so important for us as women just to get out of our own way because we really are, what's the word? We really can sabotage ourselves ...

Denise DT: Absolutely.

Veronica Pullen: For the benefit of the women that are listening to this interview, what might they be experiencing now, where are they right now that you can help them with? Is there a common pain that we suddenly realize that we've got this blockage around money? What typically is it that makes people wake up to you?

Denise DT: First of all, I think there's a pain involved. For a lot of us, it comes from really wanting to work for ourselves and you think, "Wow, I've read so many personal development books and I've been to so many personal development seminars. What's wrong with me? Why can't I make money? Why am I stuck working for other people when I could work for myself?"

That's, I think the hardest, is to see women who are talented, who are smart, who are ambitious, all of those kind of things. It doesn't stop you from having money blocks.

Usually, it comes down to you're sick of it. You're sick of it and you think, "I've tried everything and I've read so many books and I've done so much work on myself. What's next?" For a lot of us, it's specifically working on our money blocks, not just trying to push through it with willpower or think, "If I just find the perfect affirmation, if I do a really good dream board, it will be enough." It's not because there's a lot of emotional stuff around money and there's a lot for us to unpack and there's a lot for us to clear.

I think deciding whether or not you need to work on your money blocks is if you're really blocked and either no money's coming in or you've hit an income plateau and you think, "Well, that's it. That's the most amount of money I can ever earn," and you feel like it's real, that's a really big sign that you've got some money blocks. Trust me, everyone has them. You're completely normal.

Veronica Pullen: I find it really interesting now I'm aware of them to actually spot them in other people. You notice that, you hang out in places, say a Facebook group, and you see people replying to somebody's question and in their reply, you can see their money blocks right there. I think we all have to be very careful whose advice we take, whether they are bringing their money blocks into their advice to you.

For me, it was kind of realizing that the stories that I've been told around money were just that. They weren't reality. It's, "Look at him and his flash car," kind of ... Does that mean that somebody in a flash car isn't a nice person? Where did that come from and why am I thinking this stuff now?

So question what you've heard. Question what you believe about money now and ask yourself whether that is real or not. Everybody knows really, really, really rich people who are maybe not as clean as we'd want to be, but everyone knows really, really, really rich people that are amazing and do amazing work so it's not a reality. It's just a story. That's what I think.

Do you ever stop having money blocks? Does it ever go away?

Denise DT: I don't know. I've not experienced that yet.

Veronica Pullen: No, me neither.

Denise DT: Ask me in sixty years. No, I don't think so but here's the thing. They'll follow you around and usually, everyone has one or two that will trigger them for probably I think the rest of their life. I can only say from my experience and from knowing now so many successful women and it does come up again and again and again for them.

The numbers are different. The feeling is the same. The money block is usually the same. The good news is though that the more you work on it and you have tools to get out of it, they're actually not going to devalue and not going to sabotage you as much as they did before.

I see women at the very start of their journey who have no tools to help them and their money blocks derail them from even getting started or

they derail them from ever earning money in their business. Then, you'll go forward and you'll earn more money and you'll hit the same money block usually, like for example, you have to work hard to make money or all rich people are greedy or whatever it is for you but the difference is that you can recognize it. You can just go, "Ah, that's just my money block," and you can maybe just take a minute to get out of it and to move on instead of days, weeks, months, years that it used to do.

To answer your question, I don't think you ever fully clear them but I don't think you need to either.

Veronica Pullen: Okay, cool. Just now, we talked about getting started, that they come to you with no tools and that's what you help them with. If somebody's sitting here right now listening and they've realized that they do need to work on their money blocks, they have got money blocks, what are the first three Lucky Bitch exercises that you recommend that they get started with? What can they do now?

Denise DT: Yeah. The very first thing to do is to look at your money memory. Look at the stories that you heard around money, the things you heard around money, how you grew up around money, anything that you remember because exactly what you just said a couple minutes ago, "I grew up a single mom, on a council estate", and I will say, "I did as well," exactly the same situation.

You start to think about all those things that you did hear about money like rich people are so greedy and even just things that you just say like normal language, like, "Ah, born with a silver spoon in his mouth," and, "All right for some," just things like that.

If you go and identify some of those, the next step is really just to be aware of what stories you created out of hearing some of those things. Maybe you have a story that if you made money, you'd be greedy or that people would hate you or that you just wouldn't be a nice person, you'd turn into a bitch. Identify the memories, identify the belief behind it.

Then, the third thing is to really catch yourself. One of the best things you can do is to be aware of your language and just start identifying where you're saying things like that. One of the things that I do that's really effective is I wear an elastic band on my wrist and if I find myself saying things like that, like, "I don't want to spend money on that," or whatever, it's a pattern interrupter. That's the best thing you can do because the language that you speak is so powerful, especially if you've got kids.

The more you say those things aloud, the more you reinforce them as beliefs and when you have those beliefs, that really changes your behavior. That can be good or bad so you've got to think of all the things you say and all the thoughts you have. It's compounding over time and you want it to be compounding in a positive way rather than compounding to a negative way. That's really the three things that you can do, anyone can do straight away. You'll be blown away by how negative sometimes you are around money without even realizing it.

Veronica Pullen: Yeah, I love newsagents. I love going into somewhere where there's a huge magazine rack. I was walking around there a couple of weeks ago and thought, "I want that magazine and I want that magazine," and suddenly, the voice in my head is like, "You can't buy two magazines."

What?! We're talking about like six pounds, UK. Clearly, that is not lodged in reality. What? I'm not having it. It's that kind of stuff, isn't it? It's being aware when that kind of stuff happens.

Another thing I see is people who really, really want something. Just as an example, this week there was an episode of Dragon's Den on the weekend and it was only a clothes steamer. We hate ironing, really no good at ironing. We ended up wearing creased up clothes and that's an economy thing for me, which we'll talk about in a minute.

This thing was a hundred quid. What I hear in my head but I see people do this all the time, "I can't spend a hundred quid on this thing that I really want that really excited me so what I'll do is I'll go and find something that is similar but cheaper or better value."

This is not about spending shit tons of money. This is about getting the thing that makes you feel wow.

I think for me, that was the first awareness that I took away after I read your book last year, is where am I economizing? Why am I economizing? I found myself doing it when I was looking at this steamer thing. They've got beautiful colors. They're like hot pink, this thing. I'm like, "Wow I love this. I like the yellow one."

But then I start looking around and there's one that's half price that's just kind of alright. I could get that and I could save fifty quid. That would be, you know, okay but it's not making me go, "Wow!" I'm not going, "Wow, I can't wait."

It's those kind of things. If you hear yourself doing that, "I really, really want two magazines but you can't have two magazines so I'll just put one back." Question why you're doing that and where it's lodged. Is it lodged in reality? Six quid, I can't spend six quid on magazines is really not reality. My new hot pink steamer is coming tomorrow. I know, it's so exciting!

Denise DT: I'm so excited for you because it's funny, I bought a steamer last week. I was really annoyed because, and it's exactly what you're talking about. I left it to the last minute to buy this steamer and I went to the shops and they only had kind of cheap steamers and I was so annoyed because when we were using it, it was leaking water.

I was so annoyed with myself because I thought, "Oh, if only I'd left a bit more time." I hate buying things that don't work because one, when you tolerate things like that in your life that are annoying, it's just you have low level annoyances

Veronica Pullen: Low vibe...

Denise DT: Absolutely. Also, you end up buying three of them when you should have just bought the expensive one straight away. I'm really excited for you about that steamer. I want one.

Veronica Pullen: It's a brand new company. I can't remember. It's Fridja or something it's called. It's on Dragon's Den. I'll send you a link [**edited to add**: the link is <http://fridja.com> – and no, I'm not on commission, but feast your eyes on those beauties hehe!].

It was all colorful and I'm just so looking to getting out of the economy so I'm just going to jump to that. Now, we're talking about economy and first class. That is one of the exercises in the Lucky Bitch Money Bootcamp; to think about where in your life that you have stuff that is economy that you can upgrade so it makes you feel first class. There are steps in between but I'm just going to go from one extreme to the other.

When I did this exercise, you really start looking around, "Like the steamer, have I bought one that I don't really want?" That's an economy thing, it makes me feel low vibe. It's not a high vibe feel when I look at it. One of the most random ones for me was our bath mat. We had this mat in the bath for years and it was yellow and it was cracked. What the hell? It's very little money to change. It was only when I did the exercise that I started looking around and thinking. Every time I see it, I think 'UGH!'. I

upgraded that. What was economy in your life that you upgraded that is now first class?

Denise DT:

Great question. The first thing I want to say is it's not about conspicuous consumption. It's not about buying lots of stuff that doesn't float your boat. It's actually not even about buying expensive stuff if it doesn't float your boat. It's all about how it makes you feel and I think all of us know in ourselves what makes us feel economy class and what makes us feel first class. A lot of people, when they do that exercise, they get a little bit depressed because they're like, "Everything in my life is economy class," because honestly, pretty much everything in my life was economy class.

You name it, from my house to my bedding to my underwear to everything. It just caused so much energy to be expendable ... all of my clothes seemed to have something wrong with them. I was always like, "Oh, I can't take my jumper off today because this shirt's got a stain in it and I have to kind of stand like this to make it ..." I just expended so much energy all of the time in having an economy class mindset.

Sometimes, the way you upgrade your mindset is just through all of those little practical things. You're just getting rid of all the annoyances, getting rid of the sharp edges in your life. I'm just trying to think of an example but honestly, everything, everything was ... I was just tolerating so much stuff.

I remember when I used to live in London because I lived in London for nine years, how our shower broke. We just didn't get around to fixing it and our whole bathroom was economy class. We had bucket showers in London in winter for two months, like literally with a bucket. When I first moved to Australia, my uncle who is a car salesman, he had this trade in car. He was like, "Oh, you can get this car for \$2,000," and I was like, "Sweet." Maybe it was like \$1,200. The roof of the car was so saggy it touched my head and flapped around my face. Every time I got in that car, I felt like crap, I really did.

Again, it's not about making everything the most expensive but it's looking at where you're tolerating things in your life because you don't feel like you're worth it, because you don't feel like you deserve anything better, because you feel like you have to put up with it.

You usually start with the things that make you feel the poorest, right? You just upgrade them to where they feel great for you and then you move on to something else. It's not like you get ... This is my example all the time. You upgrade, you get maybe an iPhone. You can get a gold

plated iPhone if you want but upgrade to where you think, "You know what, if I had all the money and time in the world, I'd still choose that," and then you move on to something else.

Veronica Pullen: Yeah. It really isn't about spending a lot of money. We bought a new TV last year because my husband wanted it. I don't feel any more special about ... Watching that TV doesn't make me go, "I'm so happy, I'm so happy inside," any more than the old TV. It's not about that.

It's about the little stuff sometimes. It's going from cheap bedding to Egyptian cotton. I was wearing Avon makeup and upgraded it to MAC because every time I see the MAC logo ... The bathmat, now it's got little yellow ducks on it. It makes me smile because it's bright yellow and I love bright tones.

It isn't about getting a credit card and going out and bashing that credit card and spending loads of money. Just look at where little things that you can upgrade that makes you feel wow every time you look at those or wear them or touch them or what have you.

To go back to your earlier days, because your personal brand's pretty strong now... There is a whole tribe of Lucky Bitches, Lucky Bees out there. I think the world knows who you are and is ready to hear your message. I guess in the early days, that wasn't the case because money training is usually quite dry. That's what has put me off in the past. I started looking and going ... zzzzzz... I switched off. That's why I kind of fell in love with you so much because it's so easy. Yours is just so easy to consume and action.

In the early days, how did you go about breaking that mould? How did you go about getting the people who were used to the dry stuff to listen to you, particularly with some of the language, the whole Bitch thing, very divisive, very marmite. How did you get that out there?

Denise DT: Yeah, that's a great question because I started out as life coach and I started out kind of helping everyone on anything. The thing that came back again and again for my clients was money. They were really stressed about money or really blocked around money. The truth was I was as well. I knew I needed a breakthrough around money so I probably spent about a year working on my own money stuff and looking at my stories and looking at what things happened in my life that caused me to be afraid of money.

Then, I just started sharing it a little bit with my clients. That's when I started to create a course around it. I definitely rejected the calling of it. I felt a very strong calling and I thought there's so many people who need to hear this and I know that they maybe need to hear it in a different way but seriously universe, it's not me. No, I don't want to do this. I'm not ready. I'll feel like a fraud. It's not me, don't make me do this.

I just decided one day, I'm like, "You know what, I don't have to be Suzie Orman. I don't have to be Oprah. It's okay for me to just to be part of the conversation. It's okay for me just to tell it the way I want to tell it. That's when I was in the shower. Actually, I said, "Universe, send me the name of a bestselling book. I need a really great name." .

I was in the shower and I just went, "Lucky Bitch" and I just thought, "Oh God, some people are going to hate this. I don't know if I'm ready," again just like, "Universe, don't make me do this."

You know, I did get a little bit of backlash for sure when I changed it from Inspired Life to Lucky Bitch. It's very different, right? One's very polite and lovely and soft and one's a little bit kind of harsh. Absolutely, right? I just went, "You know what? I'm just going to go all in with it." I've never regretted it and the only time it's tricky, honestly, is when I try and do Facebook ads because sometimes they reject me.

Veronica Pullen: Yeah, I've found that when I was trying to do an affiliate promotion for you last year. We get so used to words and you forget what the other meanings of it are.

Denise DT: Exactly. Sometimes going, "Oh, it's a bit harsh. I don't want to be a bitch." I think once they hear me speak and they realize that it's not from a place of, "Oh, let's be rich bitches," and being harsh, because I'm quite a mellow person. I'm quite laid back. The reason why I used it, though to be honest Veronica, is when something great happens to you and when you've created something consciously in your life, there will be people in your life who dismiss it as luck.

I had friends who would say to me, "Oh, you're such a lucky bitch, Denise." I would think, "Why? I've created this. It's not an accident." Like you as well, growing up as we did, it's not an accident that I'm here and not where some of those people are that I grew up with. It was not luck. It was daily compounding actions over time so I thought, "Well how fun would that be just to kind of reclaim that and go oh yeah, we're lucky bitches?"

My work is always about showing people behind the scenes here's how you can do it, here's how you can break it down, here's how you can create that in your own life and it's not going to be luck.

Veronica Pullen: That's right. I think the other thing around the word bitch, you come in with the thinking around bitch being a negative word and money being a negative emotion, but through doing all of the work with you in the Lucky Bitch Money Bootcamp, you go away with bitch being a positive word so you are a lucky bitch and money being a positive emotion. For me, it fits absolutely because what you do is to transform negative into positive and the name as well.

On the note about the Lucky Bitch Money Bootcamp, I know that you've got an amazing deal going on at the moment and I will share the link for that under this video, but tell us what we can get. I mean, I know because I've been part of the community for a year but tell us what's inside the Bootcamp.

Denise DT: Yeah. The whole idea of the Bootcamp is for you to identify your personal money blocks, your personal sabotages, and how you deal with money and your own stuff or I think all those things that are holding you back. That's different for everybody. You really have to identify that for you but then also, you need the tools to be able to clear it and to let it go and to move on and create money despite your blocks.

Plus, I think it's really important to have the support of a community. The Bootcamp comes with a very, very active Facebook group and that's where you can go, "Hey guys, this just happened. A client's defaulted and it's making me feel crap about money again. What do I do?" To have that place where you can share your money challenges but also your money successes.

Most of us don't have a place where we can go, "Hey guys, I just got paid to do a speaking gig," or whatever because that can trigger other people's money stuff. If you've ever tried to share that with your family or friends before, right, they're like, "Oh wow, all right for some." I've created that space where we can talk honestly about money and we can talk about our blogs and being vulnerable but also share and become empowered around money together.

The big announcement is I decided to completely upgrade the program. I've actually re-recorded new videos. I've added a lot more bonuses, things about how to talk to your kids about money and how to deal with your partner around money. Yeah, I've added so much cool stuff. The

cool thing is that the price is going up. The price is actually doubling, which is I guess not the cool thing but the amazing thing is that anyone who joins before the 23rd of July gets the current program at the current price. You get all the bonuses, you join the community, you start the program, and then when we upgrade the program, which is in October, you get that absolutely new program at the current price. That's on the 23rd of July, put that in. That's 9pm Eastern time. I'm not quite sure what it is in the UK. That's really exciting.

Yeah, we're working it out. We'll work it out. Anyone who's been on the fence about it, but also anyone who knows that they're blocked around money and they've got stuff to do around money, I think it's a very affordable cost. We do have a payment plan as well and it's something that you just kind of go, "You know what? I just need to change and shift some things around money," and usually for most people, it pays itself back very, very quickly. It's just implementing a few different things in your business with your new upgraded money mindset.

That link is below. Veronica's put the link somewhere on the page.

Veronica Pullen: The community as well, the tools and the training is really powerful but the community is just immense. Like you said, it's a safe space. Where else can you ... you just had a five figure, six figure day or month. Where else can you ... you're going to share that with your partner... sometimes, depending where they're at with their own money stuff. Sometimes, they're like, "Wow," sometimes, they're, "Oh, okay."

You don't always get the support there. You can't put it on your Facebook page or profile. You'll get some congratulations but you'll get a whole ton of everybody else's triggers.

In the Lucky Bee community, that's what we do. We're like, "Yay, congratulations," or, "Okay, so I just had this five figure day, it's amazing but I'm not feeling ..." You get talked through and it is a really, really powerful community where you can just be honest. It's a closed group, where you can just say what you're actually thinking and get the help and support.

We're at the end of our time now. I wanted to say thank you again. I'm so excited but I was scared at the same time. I will make one point just for the benefit of everyone listening. There was one point where I considered cancelling this interview. I was stressing myself, and thinking, "I don't know what questions to ask."

Denise DT: Oh, you had great questions for me. Here's the thing too. I'm a normal person. You're a normal person. Sometimes, we put people up on a pedestal and when we do that, it kind of tells the universe it's okay for them but it's not okay for me. That's one of the things I really want people to know is that you are enough. You can be wealthy. You can be rich. You can live a first class life. Not like crazy millionaire if you don't want to be a millionaire but you can have a life where you make money doing the stuff that you love.

If I can do it, if Veronica can do it, you can do it as well because we're all just normal women and we're all just creating amazing things in the world. We're doing it for the next generation as well. Our kids are going to have such different views on money when they see us being empowered around money.

I always say to people, go look in the mirror and point to your face and say, "This is what a rich woman looks like," because we come in all different shapes and sizes, we're all different but we've all got the capability to do it.

Veronica Pullen: Absolutely, lovely. Thank you so much, and the link for the Lucky Bitch Money Bootcamp will be underneath this video and on my blog. It's really great to hang out with you. I'll send you the link to the steamer.

Denise DT: Thank you.

Veronica Pullen: I think it's in turquoise as well but have a look. Have a good evening in Australia, and I'll see you soon.

Denise DT: Thanks, Veronica.

Veronica Pullen: Bye.

Denise DT: Bye everyone.

Veronica Pullen: Bye.

[Check out the special offer to join the Lucky Bitch Money Bootcamp before 23rd July here](#)

or

[Register for Denise's "Upgrade Your Business" live webinar on Tuesday 21st July here](#)

