



The Athena Wellness Podcast

Episode 052 – Money Management as a Wellness Practice with Julia Prisco

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00:05

Welcome to the Athena Wellness podcast, the show that invites you to take a seat around the community fire and listen to stories that inspire. I'm your host, Kathy Robinson, author, coach and founder of Athena Wellness, a company that's dedicated to supporting you on your journey to live more wholeheartedly.

Hello and welcome to Episode 52. Thanks so much for joining me for this shortened Wellness Wednesday episode, a little midweek boost to help keep your Warrior Vibe high.

Today I'm joined once again by Julia Prisco, a Certified Financial Planner who believes in a holistic approach to wealth management. Julia shares her thoughts on money management as a mind/body/spirit wellness practice.

And now on to the show. I hope you enjoy the conversation.

01:05 Kathy

Once again, I'm joined by Certified Financial Planner, Julia Prisco. Welcome back, Julia.

01:10 Julia

Thank you so much, Kathy, great to be back.



01:13 Kathy

In our last conversation, we talked about a holistic approach to money management. And I'm curious, what are your thoughts on money management as a mind, body spirit wellness practice?

01:24 Julia

I think the more you can get in control of the things that bother you, the more your overall well-being will improve. I think so many people don't realize those little thoughts, nagging them in the back of their mind, you know? And it's hard to, I think, achieve a full kind of happiness and relaxation without addressing those thoughts that are bothering us.

And I think money, more than anything, is one of those things that plagues so many people, keeps them up at night. I think the more we can focus on it and start putting the pieces and plan in place to help you get to a better spot, it will affect your overall happiness and well-being.

02:04 Kathy

When I think about money and our physical selves, I think about things like budgeting and bills and money management. The mind, though, is a little bit different, right? There could be past shames, not having enough, or past hurts... How do people work through some of that? If a client came to you with this heaviness about money, how would you advise them to work through some of that?

02:30 Julia

I think addressing it first is a huge first step in dealing with it. I think a lot of these things are so far deep in us and down in us that we don't even admit that that's the fact. So I



think the more you can understand and come to terms with that this is something that's hidden and bothering you inside of you, the better off you can be to start the recovery process.

I think until we come to grips with whatever these are - you know, a lot of us grow up with these different money influences that impact who we are, but they're deep inside of us. And until we can address what is it that's stopping us from doing things or what is it that's worrying us or what is that shame we felt one day that we're so worried about addressing again?

Until we come to terms with what those pieces are, it's hard to heal from that. So once somebody can kind of put that out on the table and we can discuss it, then we really break it down into, "Well, how do we address it?"

And I'm a big believer in breaking everything into small steps. You know, what was it that happened in the past? What is your worry about it happening again? And how do we deal with it?

It really is, unfortunately, it's not something that oftentimes can be fixed right away. But it is a process. And I think starting that process is key and breaking it down into what are the steps that we're going to take to get there and taking that first step.

And I think as people take that first step, they gain confidence, and then they take the next step. And then they're all of a sudden working towards fixing that problem. And I think, you know, it's a whole process. But until you start and take the first few steps, it's hard to get there.



04:15 Kathy

And then from a spirit perspective, I put generosity in that bucket. Tell me your thoughts on that - on what it means to be able to not only be focused on the inflow, but the outflow in that way as well.

04:31 Julia

I think a lot of times people are so worried about their money, even though they want to do good things around them, they're afraid of making a mistake. And I think until you lay out that plan and see that, you know, different charities or different groups are very close to your heart, and it's something that you want to do and that you can do it, you know, again, it becomes one of those other buckets that you really - it's important to you.

So part of what you're working towards is building up that bucket to help other people. So I think it's really important to understand that you can do that piece and to give yourself the right to do it.

And I think oftentimes that comes not only from a money perspective, but also from a time perspective. You know, a lot of people in retirement, they may not want to do things that require them to either continue working, but they want to donate their time to either charities and to see that, yes, they can retire and they can start helping, you know, different charities that are close to their heart, I think is key in helping them with that gratitude piece. And giving back I think is really, really important.

05:39 Kathy

That's a wonderful point, I didn't even think about that- time as a resource.



05:43 Julia

Absolutely. I think in some ways, it's your most precious resource.

Kathy And that's what you're helping your clients do with their life plan, right? To enjoy that resource.

Julia Absolutely, absolutely.

05:53 Kathy

Yeah, wonderful. Well, Julie, I can't thank you enough. Thanks so much again.

Julia Thank you, Kathy, thank you for having me again.

Thank you so much for joining me today. I know there are many ways you can spend your time. Thank you for choosing to spend it with me. Until our paths cross again, be kind to yourself and show your Warrior Spirit some love.

If you know anyone who could benefit from today's episode, please pass it on. And many thanks for supporting the show by subscribing and leaving a review. It means a lot and it helps others find their way to our circle.

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Until next time, be well!