

## Ep #145: How We Spend and Invest with Mark Pike



### Full Episode Transcript

With Your Host

**Becca Pike**

## Ep #145: How We Spend and Invest with Mark Pike

Hi guys, welcome to episode number 145. I have a very sexy guest for you guys today. My husband, baby daddy, Mark Pike. We've had Mark on a few times, and every time we do, you guys eat it up. You all love him, and I see why because he's so fun.

So our goal with this episode, I wanted to bring him on and talk to him because we had a friend recently ask me, "Becca, what is it like having so much money? I see how much money is coming into your all's bank accounts. What is life like?" My answer to her was pretty underwhelming, to be quite honest. So I wanted to bring Mark on and talk a little bit about that. But if I'm certain about anything, it is that we will likely get off topic and go all over the place here. So welcome to this episode.

Before we get started, just remember we are right at the deadline for Zero to Coach. So if you want to become a certified coach, February 28 is the deadline. This is the last time that we're doing it for \$6,000. After that, we are going to be doubling the price to \$12,000. So if you want to get certified with us now would be a wonderful time to do it. All right, this is episode number 145. I am your host, Becca Pike, and it is time for your weekly dose of Hell Yes Coaching. Wow, wow, wow. Let's go.

Hey, guys. I'm Becca Pike and welcome to *The Hell Yes Entrepreneur* podcast, the number one show for entrepreneurs looking to create their first six-figure year. If you've got the drive and how to hustle but you're not sure where to channel your energy, we've got the answers. Let's dive into today's show.

Becca: Hi, Mark.

Mark: Hey.

Becca: Hi. Will you tell them what you just told me about the pyramids?

Mark: Oh, what did I hear the other day? So a pyramid block is.

Becca: The Egyptian pyramids is what we're talking about.

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Mark: Yes, correct. Egyptian pyramids. There are pyramids all over the world. The Egyptian pyramids, the blocks are massive. They're six foot tall and bigger than a king sized bed, bigger than a California king. I mean, these are massive blocks.

Becca: Made of solid rock.

Mark: Made of solid rock. They had to be brought in from far away. It wasn't they dug them up in their neighbor's field. They had to go pretty far away. But anyway, if you were to build the Great Pyramid, and you added 10 of those blocks every day, it would take over 630 years to build that pyramid.

Becca: Which is wild, because what that means is A, they either took 630 plus years to build this pyramid with the tools that they had, or they had far superior tools and way more advanced than what we think.

Mark: Yeah, that's kind of what the idea would be. Yeah.

Becca: Right. What else did you just tell me that the word root in Australia means to have sex?

Mark: That's right. Yeah.

Becca: We just had breakfast and I learned 1,000 fun facts because that is my husband will have fun facts that just you out at all time.

Mark: It is true. If you want me at my best, I am telling you about the things that I'm learning. That's my favorite thing.

Becca: What's the main thing that you're learning right now? What are you just overarching, the last few months, what have you been reading books about the most?

Mark: The inner voice, the inner mind. So *The Untethered Soul*. So books like *The Untethered Soul*.

Becca: Is that Michael Singer?

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Mark: Michael Singer. Michael A Singer, and he's written many books. So I've really been consuming a lot of his books. Just going deeper into this idea of the mind, what it's doing, what's going on in there, and starting to get better at paying attention to its shenanigans. Because the mind is really meant to be a tool.

So if you were to imagine a pink elephant riding a tricycle, you can do that in your mind. You can create that. So the mind is really a creative tool. It was meant to be used by us, wielded by us, but kind of what happened is that we instead get lost in it. We think that the mind is us but it's not. It's just creating things and no one's got.

Becca: It's like watching a movie all the time.

Mark: It's like watching a movie.

Becca: Those are your thoughts, but they're not you.

Mark: That's right. So it's like watching a movie, except you get lost in the movie. Have you ever been watching a movie and you start to get lost in it? You sort of forget about your problems, you forget about what's going on?

Becca: Yeah then the credits roll up and you're like where the fuck am I?

Mark: That's right. Yeah, it's like that except it's even more intense. So you smell everything. You feel everything. There's emotions that are injected into your body on top of it, right? These are all part of why it's so easy to get lost in it.

But once you start paying attention to it, you really start to see oh wait, I don't feel that way. But my mind is saying up bunch of shit. Part of the idea is that the mind is trying to protect us. It is holding on to things from our past. Whenever a similar situation comes up now, the mind kicks into overdrive and immediately goes back into some sort of unempowering story that's really not helpful.

So I guess I've just been spending a lot of time thinking about that and thinking about what does it actually look to release some of those thoughts.

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Some of it, even as you're hearing it now, it's a little complicated to believe it's real. It's a little complicated to think, wait a second, am I not my thoughts? What am I then? As you go down that rabbit hole and actually spend some time, you can really see that it's true. That you are not your thoughts.

Becca: Speaking of time and speaking of rabbit holes, I've been going down a rabbit hole time and the illusion of time, and I guess the metaphysics of time.

Mark: Yeah.

Becca: Remember last night in bed when we were talking about the snail? So time is just an illusion. It's just something that's been created here on Earth. It's not a physical thing. We can capture it into minutes and seconds and hours. But ultimately, time doesn't exist outside of Earth. Everybody and every species experiences time differently. So I was reading last night that a snail only has five clicks of the brain per second. Humans have 300 clicks of the brain per second. So ultimately, if, let's say.

Mark: Yeah, I think the snails was every five seconds, it has one click one.

Becca: One click every five seconds. Okay. Oh, that makes sense. One click every five seconds because you could take a snail and literally pick it up and transport it. As long as you do, you transport it 10 feet, and as long as you do it in less than a couple seconds. It literally thinks that it has teleported because its brain can't keep up with that fast of a movement. Right?

I said that's so amazing because that's relative. Humans have the same thing. There is something else that is much faster. We would think that we were literally teleporting if we moved a certain distance, but our brain just can't comprehend it. So time isn't really real. It's just based on how your brain perceives movement. Even movement is more of a physical plane thing that only happens on her. Anyway, straight down the rabbit hole.

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Mark: Yeah. What's interesting about time too is that so it's relative, which means like if you're a snail, it's different. If you're a jumping spider, it's different. They're perceiving things even faster than we do. Or have you ever seen a jumping spider just walk along the table? You can't really, it's a little almost blur in the way its legs move but it's so fast. Sort of a hummingbird, like you talked about. Then whenever you travel faster, time changes. You experience it at a slower rate.

Becca: If you were to go into space and come back.

Mark: So that would be the easiest way for us to do the experiment is to go into space. Just things satellites. They're orbiting around the Earth that keep track of time, they have to be adjusted because their time over a period of time that actually becomes incorrect. It's a pickle.

Becca: All right, well, let's get to what we were going to be here to talk about. My friend asked me the other day, she said, "What is it like?" I guess you probably see is mostly my Instagram account where I'm talking about different money that's coming in and coming out. But she also sees the behind the scenes of Massage Strong as well.

She asked me, "What is it to have this amount of money coming in to your house?" First I said, this amount of money isn't just flowing into her house. Secondly, it's pretty underwhelming. She's like, "It doesn't make any sense. When I think about how much money you guys are making, but then I see your all's lifestyle. It's not yachts and endless handbags and just your wildest dreams of money." She's like, "You guys live a pretty normal life. You've got a nice house, but you're basically just like playing in your backyard a lot and cooking dinner."

Mark: Yeah.

Becca: I was like yeah, it's pretty underwhelming. So I wanted to bring you on today and talk about that. Where does our money go? What is it like having this much money? What has changed for you the most since us being really broke? Broad question but let's answer it however.

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Mark: Well, sort of your first point, most of us are already rich compared to where we were before. So whenever I was a teenager, to have \$1,000 yours would have been outrageous. Then at some point in life, I started earning thousands of dollars, but my life didn't really change that much. Then I remember thinking one day I'm going to make \$50,000 a year.

Becca: That was a big goal when we got married.

Mark: Yeah, well and to me, I thought if I make 50,000, I'm good. Like, I can just live with that. I'm set. I'm taken care of. I get to 50,000, and that was double probably what I had made the year before. So it was a lot of money. It didn't change a lot. Right? It maybe allowed us to get a house or to fix our car that broke down, right.

Becca: I think when people say that money doesn't solve your problems, they haven't been poor enough. I mean you haven't been broke on your ass if you don't think money can't solve problems.

Mark: Yeah, and I think that's something that we should definitely touch on. But as time goes on, you just keep doing this. You keep doubling your income, and so you make 100,000. Then you're like well, if I had 200,000 then I'd be set. Then you get to 300,000, 400,000, whatever. You keep going. Like you said, it's not a massive change. It's a little bit more underwhelming than people think, but there are obvious differences.

So we have chosen to spend a lot of our money on health and on time freedom. So that was something early on that I thought was important was us to have more time freedom. So even when we didn't have a lot of money, we hired someone to help with our kids so we would have a little bit more time. They would help cook food and stuff that. So it was more prioritizing what mattered. That's something that we talk about a lot, which is this idea of prioritizing your money. You want to make sure you're spending it in areas that matter to you.

Becca: Yeah. Because what matters in a moment might not matter overall. I might be like oh, it is absolutely necessary that we get an RV immediately

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and travel the world immediately. Then two weeks later, it's like yeah, that was just a phase. So constantly asking ourselves what do we really want?

Yeah. I agree. Time freedom is one of them. So what do we spend our money on when it comes to time freedom? Then I'd to talk about what we spend our money on when it comes to health.

Mark: Yeah, so real quick, let me tie this idea about time freedom to your business as well. Because we started with hiring someone to help in our home. We still do this in our lives. We have people that we can reach out to. They'll come cook a meal for us. They'll come watch our kids for us in exchange for us paying them. We love them doing it, and we build relationships with them over time.

It's the same way in your business. If you have to decide where you're at in your path, are you at a place where you want more time? Or are you at a place where you want more money? If you want more money, you don't necessarily want to hire a bunch of people to take over tasks in your life that you could be doing already. Now, sometimes it is important because it helps you scale. That's less manager style.

Whereas if you want more time freedom, you really want to make sure you're bringing in people that are at a management level that can help run and operate your company alongside you. But you have to figure out like am I willing to sacrifice X amount, \$60,000, \$70,000? How much are you willing to pay to have some extra time?

Becca: What we've learned is the more money we make, the more that help matters. I mean if you really want to go far, you have to bring in people to help. I'm not just talking about little receptionists. Receptionists are the MVPs of all businesses. But I'm talking about like we need someone that can come in here and operate at a higher level and willing to pay high for that because we want A, our sanity and our ability to step outside and have time freedom. But also to multiply our businesses.

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Mark: Yeah, absolutely. That's very true. So I think that that's one of the things that you can do with money is that you get more choices. Money gives you choices.

Becca: Yeah. So when it comes to time freedom, we definitely have a nanny during the summer. On snow days or when school is shut down or whatever and we still need to work, we have somebody that comes in that helps. We have someone that helps cook and do laundry. Can you think of anything else?

Mark: Just in terms of help?

Becca: Just in terms of time freedom outside of our business.

Mark: No, I think you hit them pretty well.

Becca: Yeah. So this is a big chunk of where our money goes. Again, it's not yacht and handbags. It's time freedom and help. Like Mark said, it's a lot of health stuff. We make sure that we have our memberships at our CrossFit gym, which are \$130 a pop. We have endless amounts of supplements and multivitamins and stuff like that. These are things that are important.

Mark: Whenever we go grocery shopping, I'm sure you don't look at the prices of anything.

Becca: I don't.

Mark: Does that seem fair?

Becca: Yeah.

Mark: You haven't in years, right?

Becca: I don't grocery shop.

Mark: Okay. Well, when you do.

Becca: Somebody grocery shops for us.

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Mark: When you do grocery shop, you don't look at the price. I don't either. So it doesn't seem a big thing, but I would pay, how much would you pay to never have to look at the price of food again? To just pick the healthy food that you want with no shame? How much would you pay for that?

Becca: So much.

Mark: I would too.

Becca: Yeah.

Mark: So, to me, this is where it comes down to prioritizing where you're spending your money. We prioritized that early on. Early on we said hey it's okay for us to buy this thing because it'll make our bodies healthier, which will then help everything else our life. Definitely, if the goal is to have more financial success, it's going to help that. There's no question about it.

Becca: I just think wealth is so different than what social media shows. I mean.

Mark: I'm not on social media. So what's it on there?

Becca: On social media it's like if you're wealthy then you've got your private planes and your Mercedes G wagon and your red bottom shoes. I mean, it's just a shit show out there. It's a shit show.

Mark: Well, this is why.

Becca: Did you know that airplanes are now allowing people to rent an hour?

Mark: Sure.

Becca: Just on the runway. You don't take off at all. You rent. You pay like \$6,000. You get to go take pictures as if you're walking up onto a private plane. People are paying that for Instagram.

Mark: I don't think it's surprising at all.

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Becca: What the fuck is happening?

Mark: I don't think that's surprising at all. I mean, how is that different than putting a filter on?

Becca: But here's the thing, people that we know that can fly private, a lot of them are driving 2018 cars. A lot of them, this isn't necessarily what wealth looks like at all.

Mark: There's a really good book called *The Millionaire Next Door*. It talks about what a millionaire actually looks, an average millionaire. Not someone on social media that's trying to sell something so they're making themselves look a certain way. But just what does an actual millionaire look and live life?

It's a book that's based off a very large study. I can't remember who it was done by. It might have been done by an insurance company or something that. Some big company that wanted to understand their client. So they did this massive study, and the information they gathered was huge. But it was very interesting and eye opening that millionaires are very normal people. They're just living normal lives. Their blue jean wearing people. They're just your average Joe's.

Becca: That's why they're millionaires because they're not overspending and because they are thinking about it. Another thing is like yes, we might bring in a lot of money, but what has really surprised me is just how much money we're moving around. It's not when you're at this level, and you have three different businesses and several employees, that the money that's coming into the business is just funneling right to your personal account.

It is lots of money coming in, and just lots of movement. We're going to take this chunk of money, and we're going to put it over here. This goes to payroll and this goes to this and this goes to insurance and this goes to that. Then you do it again for the next business. Then at the very end after you move your chess pieces a thousand times, there might be a little bit left over to drop into your personal.

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Mark: Yeah, I just buy the best toilet paper.

Becca: Ah, you do.

Mark: Yeah.

Becca: Softest toilet paper.

Mark: Just I don't even. I'm like what's the most expensive toilet paper? That's the one I want.

Becca: Yeah.

Mark: To me, that's a huge win.

Becca: That's amazing.

Mark: I've made it. I don't have to worry about because for most of my life, I was in there looking what's the cheapest toilet paper? Where's Angel Soft at, you know? Not knocking Angel Soft. That's a great toilet paper. I loved the Angel Soft.

Becca: What's funny too is I was talking to a girlfriend, and she was saying that she can't afford. We were talking about the differences. She was saying she can't afford to get her nails done or get her hair done regularly, and she wishes that she could afford Botox and face creams and all this stuff. There was a time in my life where I wished I could get my nails done and get my hair done, and I couldn't afford it.

Now that we can, I've been, for the last two years, I've been going to get my nails done. I've been going to get my hair cut when I want. I've been going to get the Botox and all this stuff. I'm so fucking over it. I'm so over it. Every time I get my nails done, I'm like this is the last time this is happening.

It's so interesting. I was talking to her about it. I was like I wonder if you would, am I the woman that just doesn't really care, and there are a lot of women that would have longevity in this? Or is it just because you can't have it right now that you want it?

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Mark: Yeah.

Becca: Because there was a time that I wanted it so bad because I couldn't have it. Now that I've had it, I've been doing it for about two years, and I hate it.

Mark: Yeah.

Becca: So that's just a funny thing to think about. What is it that we think that we want that once we get the money, we don't really want it all?

Mark: Yeah 100%. That's very true.

Becca: Like, it's actually not true that we want that thing. We just think we want it.

Mark: Right. Yeah. Whenever you originally asked me that question of what has changed, what's it like having a lot of money? One thing that hit me immediately was you still have the same problems that you had before. Yeah, or maybe they're different in that I don't have to look at the price of organic chicken or organic steak or whatever, but you still think do I look good today? Am I smart enough? All these insecurities that we deal with as humans.

Becca: I don't ever think those thoughts.

Mark: Yeah, we still have those even after you make money. It doesn't make everything go away. But if you do it right you can use that money to go get the tools that can help you.

Becca: Well, and the thoughts of like I can't afford this, or I need to save my money for this, or I need to budget for this. I need to be thinking about where my money's at to buy this. That doesn't go away when you have a lot of money. It's just bigger things.

Mark: 100%.

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Becca: You don't just become completely mindless with money. Like you have so much coming in you can't even spend it all. We're nowhere near that. I assume some people might have that situation.

Mark: Well, no. No one does. Well, maybe. There may be people like a billionaire status that might be there. But you've seen it many times. Johnny Depp is a very famous example of someone who has gone bankrupt multiple times. You're talking about someone who is a multi, multi, multi-millionaire, and he's gone bankrupt repeatedly. So it's really easy to spend all your money if you don't change your habits. But we're not talking about the downsides of money here.

Becca: First of all, let's just switch gears for just a quick second. Do you remember Johnny Depp and Amber Heard's trial?

Mark: I didn't get into it that much. I'd saw a few highlights.

Becca: It was a shit show.

Mark: I did know she shit in his bed.

Becca: She did shit in his bed.

Mark: So there was a shit show.

Becca: It was. Man, those were the good old days. Those were the good old days. Getting in bed and just watching the highlights of the trial.

Mark: Oh, that's hilarious.

Becca: Have you ever followed a real trial? Have you ever gotten really deep into a trial where you're missing work to watch the news?

Mark: I've seen documentaries where I've gotten into the trial, but never live ones. No. I'm not, it's a little too gossipy for me.

Becca: I was literally missing work. I was calling into work back in 2000 and, it must have been 2011 or something. Casey Anthony. Do you remember that one?

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Mark: Yeah. I mean, the name sounds really familiar. I remember it being a big one.

Becca: She killed her a kid.

Mark: Yeah, that's right.

Becca: She says that she didn't kill her kid, but it was so obvious that her and her dad did it together. Or maybe she did it and her dad helped her figure it out or some shit that.

Mark: Crazy.

Becca: Yeah. She's just out walking the earth right now.

Mark: Yeah. Oh, she didn't get convicted?

Becca: Well, now I can't remember. She definitely got convicted. No, maybe I think she got let off? Oh, no, I'm going to have to go rewatch the whole thing. But she's out now for sure. No matter what happened, she's out now. She's like, I saw something that was like where's Casey Anthony now? It was like she's trying to find a job somewhere.

Mark: That's what I was just thinking. She's just at a hotdog stand? Well, she's got to go back to life.

Becca: You do. You have to go back to life.

Mark: I believe in second chances.

Becca: No, I think you're done here if you kill your kid. You're gone.

Mark: I know. We need another place we can just send criminals to like Australia.

Becca: But also, can I just go on the flip side of that and say are we becoming more aware of postpartum depression also? I don't know if she, her kid was like four or five. But every time I hear about cases where people are this woman killed her newborn baby. I'm like has anybody

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checked on her? Like, did she go and get postpartum help? Was she deep? I don't know. There needs to be more awareness about that.

Mark: Yeah, I agree.

Becca: It's reel.

Mark: Yeah.

Becca: Remember when I had postpartum blues? I wouldn't say it was postpartum depression. I don't think I went full into depression. But I was a different person after we had Solo.

Mark: Yeah. Yeah. Postpartum and just in general hormonal swings are a thing that people deal with.

Becca: Yeah.

Mark: People go dark, and they don't have good outlets.

Becca: It was a big thing whenever we got pregnant with Cedar, which was my fear that I would have postpartum blues again. Trying figure out ways to make sure that that didn't happen. Can you walk us through what it looks for you to budget? You do these massive in-depth budgets, and you don't need to get into the entire in-depths of it. But you sit down every month, and you write out everywhere that our money has gone, correct?

Mark: Yeah, that's right. So.

Becca: It's broken down into categories.

Mark: Yeah. I've done it for years.

Becca: Years. We can go back on.

Mark: Six, eight years.

Becca: Excel spreadsheets that go back to 2018.

Mark: Yeah, yeah, yeah. At least the 2018.

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Becca: Yeah, I think 2018 is when it starts.

Mark: Is that the one? I was going to say I couldn't remember if it was 16 or 18.

Becca: So every month we have a personal spreadsheet, and we have a Massage Strong spreadsheet, a Sterling Hot Yoga spreadsheet, a Hell Yes Coaching spreadsheet.

Mark: So for the spread of businesses, I like to track cash flow. So I sort of have a profit and loss cash flow hybrid sheet. So it really shows all the cash that went in and all the cash flow that went out, and it has it all broken down.

Becca: Where it went.

Mark: Correct. So I do the same thing for our family. So we know how much money came into our personal accounts and then how much money left our personal accounts and where did it go?

Becca: You texted me a ridiculous number yesterday telling me how much we spent out of our personal lives.

Mark: Yeah.

Becca: Last year.

Mark: Yeah. It was pretty ridiculous.

Becca: It was by like, what percent? Up by 30%?

Mark: It was up by like, yeah, probably. I guess that's true. We probably increased by 30%.

Becca: We increased by 30% from the year before just on our own spending.

Mark: Yeah.

Becca: The revenue, the ratio.

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Mark: The ratio, yeah. Here's the deal. We should never be sad that we spent a lot of money. So as long as you're spending money on things that matter to you, are important to you, and you're building things in the right direction, then you're doing a good job.

So if I spend \$100,000 next year buying a piece of land because I one day want to live out on some land, then that's going to be a good purchase. Right? It doesn't matter that my spending went up. Same thing with us. Our savings increased. That was part of the money that we would have seen on that. So that piece automatically increased it.

Becca: What do you think is the most important places or people to be saving? Just beginner. Someone that just has a savings account. They don't have anything else. Where would you tell them to put their money and why?

Mark: Okay, so if someone wants to start saving money, first of all, you want to pay off your debts that are crappy.

Becca: What makes a crappy debt?

Mark: Interest rates.

Becca: Okay, so higher interest rates.

Mark: So credit cards. Credit cards are the most obvious one.

Becca: So you're not going the Dave Ramsey approach where you pay off the smallest one first, regardless of interest rates.

Mark: Some people need that.

Becca: Yeah. Who needs that? People that need momentum.

Mark: People that need momentum. If you've got a bunch of credit cards, you need momentum.

Becca: Yeah.

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Mark: You don't need to just pay off the highest interest rate card. You need to pay off the lowest balance to get momentum. But once you've sort of paid off high interest rate debts, you don't have to pay off your house, right? That's a lower interest rate. But you can't have.

Becca: Unless you bought it this year.

Mark: But you can't have a 20/25% interest rate on a debt. So otherwise, other than that, build up a little bit of cash reserves and then start funding a Roth IRA. That's the most basic place to start. A Roth IRA makes sense for everybody. Until you reach a certain income level, you can actually price yourself out of it where you're not allowed to put into it anymore. But once you get there, you can deal with that.

Becca: Are we close to that?

Mark: I don't know. I'll have to look it up.

Becca: Yeah. Interesting. So every month we, you, sit down and you write all this out. We have had times that we have overspent, and we have times that we have done better. We try to reel it back in, right? No matter how much money is coming in guys this, these problems don't go away. We still have ideas of where we want to spend our money. How do you calculate that? How do you know? Like, is it purely just what's coming in and what's going out? In ratio to the money that's coming in, the money that you're making?

Mark: Yeah, yeah. So there are, if you go online, there's ratios out there. They're like these are the golden ratios. 10% to savings, 30% to living this much to basic needs, all this kind of stuff. They're good benchmarks, but it's really going to depend on the person. You've got to look at your own life and decide what's important to you, and what season of life are you in.

Determining what season of life you're in will really matters. Just like I talked about in the beginning, you might be in a season of life where you need to work harder, make more money, save more money, and not buy as much stuff.

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But you may be in a season in life where you've sort of built yourself a nice income stream. Maybe now you actually need to spend it more, enjoy life a little bit more, things of that nature. So I don't think there is just a perfect ratio. I think it's something that you really have to decide for yourself. But I will say in terms of saving, you should try to save 20% a month.

Becca: 20% of?

Mark: 20% of your income you should put into savings as soon as you can. I realize for a lot of people, that's very difficult. We didn't start with 20%. We started with 1%, right? Then we built.

Becca: We started off not saving at all for a while.

Mark: Oh yeah, right. We had the idea that a lot of people do, which is we're going to earn our way out of this.

Becca: Yeah, we'll just make enough money that we won't have problems.

Mark: That's right. One day, we'll make so much money that we'll just be able to save tons and make up for all the time we didn't. Guess what? That doesn't happen.

Becca: Guess what? We grew up.

Mark: Yeah, what happens is you're spending increases along with your income. So you want to start building the habits of saving now. So if that's 20 bucks a week, start with 20 bucks a week. Just build up from there.

Becca: Don't laugh at 20 bucks a week.

Mark: I didn't mean to. As soon as it, I know, as soon as it came out, I felt bad. But this is an important thing. A lot of people wouldn't think twice about spending 20 bucks a week at Starbucks, but they will about saving 20 bucks a week. This is where the prioritization of your money becomes so important. You really want to think about where do you want to spend it. That way when you're drinking your \$5 coffee, you don't have to feel bad about it.

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Becca: You know what my number one thing is that I love about having money? I don't think I felt this way until the last year maybe. So this is new. But like I genuinely, I know we hit on this a little bit. But like, I genuinely don't have to think about money when it comes to our day to day stuff. Like yes, I can't afford to just go out and buy whatever I want under the sun. But when it comes to just go into Starbucks, getting groceries.

Mark: Right, it's the little purchases.

Becca: Getting a tattoo. I mean, it's at tattoo level now. I could go out and get an arm sleeve, and it's like nothing's going to happen. I don't have to think about overspending. I can go get gas. I can get my oil changed. I can get whatever. I can go shopping for clothes, and it doesn't matter. That is so foreign to me.

I have spent my whole fucking life counting out the quarters to make ends meet. There is so much happiness and freedom to not having to do that. To pick up organic and to pick up pasture raised and grass fed and not look at the price tags. That is the most freeing thing on the planet.

Mark: Yeah, I agree with you on that.

Becca: It's almost like, I hate to say this, but I'm not super driven. No, I don't hate to say this because this is my truth. I'm not super driven to meet the next income level because I have everything that I want. So what's fun is that when I do reach the next income level, it has come purely out of fun.

It's like the gears have changed. I'm no longer driving in overdrive because I have to I'm driving a neutral. I'm just rolling down the hill having fun and making more money. I'm still getting there. I'm still moving through the timeline. I'm increasing, but it's just purely out of joy. It's not out of this absolute need anymore. Like God, it was so fucking exhausting.

Mark: I want to touch on a point so don't let me forget that I want to do that. But it's sort of what you talked about with your nail situation where you finally get this thing that you want, which in this case is money. Then once

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you hit that goal and achievement, you realize oh, this doesn't really satisfy everything.

Becca: Exactly.

Mark: So then your gears change to why you work. Once you get to a place that you really don't have to work, then you start to shift well, why am I working? It really changes from being about the money to being about the challenge to being about helping other people to being about contributing to society. Whatever it is, but it really starts to change once you sort of get exposed to oh, turns out money's not going to solve my inner lack of emptiness or whatever it is that we feel, these weird emotions.

Becca: My self-hatred is still there.

Mark: Turns out, yeah, my father's criticism as a child is still inside. Making money didn't fix it. Yeah. So anyway.

Becca: Fuck dads.

Mark: It's kind of the nails where sometimes you have to get there to know hey, this isn't what I loved.

Becca: Well, I'm there. It's not that this isn't what I love. I don't think I'm ever going to stop working. I love working. It's just different. It's just not for the money at all anymore. The money is taken care of. I don't need anything else. We've arrived. Right? Now it's just like well, now it's just kind of a game. Well, let's see how big we can get this thing. Let's see how many people we can staff up. Let's see how much money we can put back into Lexington. Let's see what we can do here. Like, this is just fun.

Mark: Yeah. I think of money a lot as a building tool. So as we build businesses to contribute to the community, you want to charge. You want to make money so that you can do more of that. We talk about this sometimes that there'll be something really cool that someone comes out with. Maybe they can talk to your dead child.

Becca: Oh, my God. Let me tell that story.

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Mark: Or they can, they have some sort of cure for a common disease that people deal with, but they don't monetize it. They just do it because they care about people so they don't charge them. But no one ever hears about it because there's no monetization, and that's why we have things like prescriptions being the number one thing that you get if you go to a doctor. It's because there's so much money they can market behind it.

So you really want to think about as you're building your business. If you really believe in what your service, your product, and how it's contributing to people, make sure you're building wealth so that you can spread that more to people.

Becca: It's Sonia Rinaldi.

Mark: Sonia Rinaldi.

Becca: Sonia Rinaldi is out there in Brazil somewhere not charging because she's a good person or says that she's. She's not in it for the money, but the problem here is that nobody knows what the fuck she's doing because she isn't capitalizing on it and not spreading the word through money.

Sonia Rinaldi has figured out a way, let me back up. The telephone. No one believed that you could call from California to West Virginia 100 years ago. Nobody believed that that was possible. That would be time traveling, until someone invented the telephone. Right? Crazy. It was mind boggling. Now you can call anybody in the world.

Sonia Rinaldi has found a way to basically use the telephone to the afterlife where she is talking to people that have died. Do you fucking hear me? She is talking to dead people. It is insane. Look it up on YouTube. She does everything for free. Nobody knows the shit. When you look at her YouTube videos, it only has like a thousand views because no one knows that she's doing it.

But the people in that world, the people that are into the afterlife and mediums and all that, they all know who she is. They all know her name.

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She's a big name. She's not getting her shit out there. Can you believe it? I'm going to call mom on the phone one day. If Sonia Rinaldi would start capitalizing on this and making cell phones, she could get a cell phone plan with AT&T. We could be talking to mom.

Mark: We could be talking. All right. I could tell you were getting excited because you kept getting closer to the mic.

Becca: I was just so fucking close to the mic. All right, guys, anything else you want to say?

Mark: I did. I said I had a point that I wanted to come back to. I don't remember what it was.

Becca: I was going to write. I was going to say be sure you tell me your point before you go off on another leg.

Mark: I know. I should have. I should have told you more what the point was going to be about that we.

Becca: So we could both forget what it was.

Mark: Yeah, yeah.

Becca: All right. Well, that is it for today. Thank you, Mark Pike, for being on and chatting with me.

Mark: Oh, I remember.

Becca: Okay.

Mark: One of the other benefits of having wealth is that you can help people as problems come up. You can also help your family as problems come up. So what I mean is you are, at least for me, I have become way less worried about situations arising because I have the financial backing to help me. I have the financial backing.

Becca: Like what? What kind of problem would you have worried about?

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Mark: Well, I don't know what I would have worried about specifically, but a great example is whenever your mom got sick. It wasn't even a thought. I just we're going to move her in. We'll buy her all the stuff she needs. We'll pay for her health. We'll hire someone to help us take care of her. The financial aspect wasn't really a consideration right? It was just this is an important thing for me to spend my money on.

It's the same way with our family members. If something happens I can use my financial resources to buy them something. Or you've come before and just said hey, I bought this family a bed, or I bought this family this thing that they needed, right. To be able to do that.

Becca: Love that shit.

Mark: Yeah, that feels really good. It's like, to me at least, as a protector, it's like a safety blanket. It's another tool that I have, a sword on my back, if you will, that I can use to keep us safe and take care of everyone around me. So it's a really nice thing that the more wealth you have, the more you can help and take care of other people.

Becca: The less that you have to worry about problems arising for yourself and your own family.

Mark: Correct.

Becca: Anything else?

Mark: That's it. Now I'm getting out of here.

Becca: Okay. All right. Love you guys. If you are not signed up for Zero to Coach and you want to be a certified coach before February 28, it is time to do it. You will be completely certified by May 10. All right, talk to you guys soon goodbye.

Mark: Bye.

Hey guys, this podcast is the blood sweat and tears of a lot of different people. The planning and the preparation of each episode is extensive. My

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