

Ep. 30 - Your Self Worth = Your Net Worth with Katy Chen Mazzara - Transcript

[\(00:03\):](#)

Well, I always tell people like the more unknown something is the more we're going to fear it. Actually it is that monster in the closet. If you don't go and look in the closet and see that there is no monster in the closet, then the monster gets greater and greater, right. It gets bigger and bigger. And so it's the same exact thing with our money. We have to start looking at it and seeing what's coming in, what's going out. And what do you really want? That's actually the Mo the key point is what do you really want?

[\(00:39\):](#)

Whether you're an actor, creator, butcher baker, or candlestick maker, if you believe that creatives can save the world, then you're in the right place. Hi, I'm Brian Patacca in. This is Brian Breaks Character where we slay the suffering artist myths. So you can attract the right attention, get out of your own way and become so aligned with your spiritual purpose, that abundance in all, its the Laureus forms finds you each episode. We'll go behind the scenes with people who proudly walk, the path, least taken inspiring activists, artists, creative folks, plus working actors and solopreneurs who will offer down and dirty advice. And lots of laughs all while sharing how to bring home the bacon and make a living and a life in a creative field. Brian Breaks Character is your new favorite. Listen, if you're done suffering for your art in second guessing every step of your yellow brick road.

[\(01:33\):](#)

Okay. Everybody. I am so lucky today because I have Katy Chen Mazzara with me and I've known Katy for quite a while. And um, I would, I would describe her my own words. And Katy you're gonna, maybe you will like, or not like the words that I used to describe you as like this wonderful, like if you've ever seen the LA the Lord of the rings and Kate Blanchett appears and she's like, I have all the powers and I am calm and everything is going to be okay. That is like the experience of being with Katy. When she's talks to you about money, it is like, everything is going to be just fine and we're going to do this together. But from a very, it almost feels like, um, I don't want to use the word Regal because you're too much approachable to use the word Regal, but I feel very taken care of in your presence. So I'm really, I think we're all very lucky to have you on the show today. So I'm glad you're here.

[\(02:17\):](#)

Oh, thank you. I actually love that description. I'm very honored to blend that from the word.

[\(02:26\):](#)

Maybe your ears aren't pointy like hers, but you know what I mean? Yes. So Katy just cause I'm sure lots of this audience is not familiar with you. Right? I thought we could do is first of all, everyone should know we're recording this the week of Thanksgiving. It's like the Monday before Thanksgiving, I'm giving you very cozy sweatshirt and uh, like a beanie on my head right now. So if you happen to go look at the uncut version of this on YouTube, you will see a very cozy version of Brian and Katy's giving you a nice Thanksgiving, fall colors. And I don't know about you, Katy, but I always feel like the week of Thanksgiving, like the week of the holidays, I retreat to this like kid part of myself. It's like, oh, it's a week where there's vacation. Like I'm going to, where are we going to go? Grocery? Sh I don't know. I just turn into this different part of myself that I really, really like that is we're just relating to the week, a little more fluidly or relating to the week a little

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bit more like there's something, I feel like I'm on vacation already. Even though this is a full like Workday for me. Do you have any relationship with vacation that you can before we get into everything today, as you move into a holiday like this, does it ever come up for you? Do you relate to the week differently?

[\(03:29\)](#):

Yeah, absolutely. And especially with Thanksgiving coming up, like one of the things that I love is the light, the idea of being so grateful for what we have already and, you know, as it relates to money, we are, when we actually are grateful for the things that we have, it actually attracts more of that stuff that we really want in our lives.

[\(03:52\)](#):

Uh, she's talking to the good juice already. Okay, Katy, she already doing it. Okay. So I'm going to pass the mic to you for you to just share a little bit of your story for our audience who doesn't know you. So they get a little bit of background of how it all came to be that this is where you spend the majority of your time and working with your clients, everything. Can you give us a little background for you?

[\(04:09\)](#):

Yeah. So the reason I started to do this financial coaching work is because of two things. One, I was a TV producer for over 15 years. And so I was a freelancer. So I really understand what it's like to actually go through feast or famine and to understand what it's like to go from one job, a gig for three months, and then perhaps not work for three months or six months or nine months. And so I was really trying to figure it out for myself. And once I figured it out, I was all my friends and colleagues started to ask me like, what is, you know, the secrets. And so I was like, oh, so there's something that I know that other people are trying to understand as well. And so then I went back to school and got like a whole financial planning degree and then coaching certifications.

[\(05:01\)](#):

Right? And the other part of my story is more personal it's because I've known three women in my life who stayed in abusive relationships because they didn't have the money to take care of themselves. They had small children to take care of. And so the way I see it is I really want everyone to be empowered, to make decisions not based on money. Instead, I want you to be making decisions based on the values that you have in your life and the dreams that you want to achieve, and also your desires, your deep down desires, and to not worry about whether you can pay the rent, but instead to go, oh, I have the freedom to go in this direction that I really, really want.

[\(05:50\)](#):

Yeah. Oh, I'm sure a lot of people right now are like, yes, tell me the secret. So Katy, one of the things, whenever I hear the word secrets, I always feel like, and by the way, it's not like I'm going to open a fortune cookie and have all the answers. Like it's going to be much more than one quick answer. Do you know what I mean? When we say that? Right. And so in your work with people, is there a common denominator that you find a lot of times, most people have? I would say as I put that in quotes, like this is one thing we almost always end up talking about. Yeah.

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[\(06:17\)](#):

I think that the one thing that most people have is having a desire, but not really truly having the belief that they can get there and whether or not that's conscious or unconscious. Right. Because on the outside you may say, of course, I want to be a series regular on a TV show. Right. Of course I want to make a million dollars doing X, you know? Um, yes,

[\(06:47\)](#):

Yes, Katy. Yes, yes, yes. We're manifesting right now. We are manifesting for everyone listening. We're manifesting for ourselves.

[\(06:54\)](#):

And there's something deep down inside of you that may be preventing you from actually getting it mainly because of something that may have happened to you as a kid or something that you experienced, or you saw like with your parents or grandparents, and maybe it's not even something that has to do with your immediate family, but perhaps it's something intergenerational. I had a client one time who told me about a story of a grandfather that she didn't even know, um, who was basically stoned to death. Like that's how serious some of this stuff was. Right. He got stoned to death because he had money. Yeah. And so even though she didn't, she never met him because he died way before she was ever born. Um, however, the, the effects of it affecting her father and then, uh, coming down to her the way he dealt with money, it all of a sudden permeated her being. And so no matter how many times she felt like she was trying to get ahead, there wasn't, there was a part of her that's never, that never really, really, truly wanted to become rich, mainly because of this incident that happened to her grandfather.

[\(08:10\)](#):

Yeah. And what, I just hear you saying so much is so many of us can put onto ourselves, well, I just need to figure this out. This is just about me figuring it out. I need to look at my bank. It's my problem. I've just got this thing about money and we kind of like, can end the conversation. Like I'm sure some people listening right now are getting totally uncomfortable. Even as they're listening to this, I'm getting uncomfortable. Katy and I I'm a client of Katy's and I have like on my third appointment, haven't even scheduled it yet. And it's been like a few months. Cause I'm like scared Katy. That's the truth. Just so you know, also, cause I got a car since then we have to talk about debt now. And now I'm like, oh God, I don't want to talk about the car.

[\(08:44\)](#):

Okay. So everybody, so what I'm hearing you say is everybody has a desire. That's the comp everybody has the desire, but what they don't always have, it sounds like is almost the, the mirror, the right mirror to look back at themselves with the right mirror to see what also the ghosts they might be carrying behind them and stuff like that. They're there from the past. What are some of the ways that you like tiptoe into this? Like the feels like, you know, when you were a little kid in you, I'm all about being a little kid today. I guess it really is Thanksgiving week. But like, you know, you turn the light. When you turn the lights off in your house, you're like, is there a monster under the bed? Okay. I'm going to be honest. Sometimes I turn the lights off at my house right now I will run from the living room to the bedroom. Cause I'm like, I don't want her to get me or something. So there's that right? So I don't know if anybody else has that darkness thing going on, but

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[\(09:24\):](#)

I totally have when my husband's not at home. Yeah. I turn on all the lights. Right. And he'll come home and he's like, what the heck is happening? Why are all the lights in the entire house on?

[\(09:39\):](#)

Yes, my weight, my partner says the same. Why are the lights on? I don't want to turn all these lights off tonight. You turned them on. I was like, babe, no, you're not here. This is how I'm protected because all of the people leaked. We waiting outside the windows to jump in and get me or something. So that's how I think we think about like, we can think about money a little bit as like, if I go there, I'm going to unleash all these kinds of like monsters or whatever. What are some of the ways that you start this conversation?

[\(10:04\):](#)

Yeah. Well, I always tell people like the more unknown something is, the more we're going to fear it. Actually it is that monster in the closet. You know, if you don't go and look in the closet and see that there is no monster in the closet, then the monster gets greater and greater. Right. It gets bigger and bigger. And so it's the same exact thing with our money. We have to start looking at it and seeing what's coming in, what's going out. And what do you really want? That's actually the Mo the key point is what do you really want? Right. Because so many times, like we're talking about kids, right? Like if, when we, you were a kid and for your birthday, if your mom said, what do you want for your birthday, Brian? And you were like, I don't know yet. Right. Then the likelihood of you getting what you want is pretty much zero. Or it might be 10% because your mom might have a kind of a guess, right. However, if you say, I want this specific, like, I don't know this star wars, Lego, you know, model number, blah, blah, blah, blah. Right? Yes.

[\(11:15\):](#)

You're in the right neighborhood. You're in right neighborhood of my childhood right now. So yes.

[\(11:19\):](#)

And then the likelihood of you getting what you want is a hundred percent, because you just became that much more specific about what it is that you want. And the universe works in the exact same way is like the more clear you are about exactly what you want, the easier it is for you to actually achieve it.

[\(11:38\):](#)

I have two questions because this is so helpful. Cause I like your mom is the same as the universe, everybody. That's the one they had to go tell your mom what you want. You get it. Right. So I want to come back to that in a second. Cause I have a thought around that, but first I want to come to I'm the person listening here. It goes. Yeah. But if I open the closet, I know there's \$50,000 debt in the closet. So that's already making me more scared. What is the, how do you make that a little more safe for someone? How do you begin that kind of conversation where they're like, I can't open that door because what am I going to it's what I imagine is I can't, I can't, I can't, there's going to 10 o'clock on me. It's going to scratch me. How do you go into that space with them?

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[\(12:13\):](#)

So this reminds me of a recent conversation I had in my membership. And one of my clients, he was very, very nervous about bringing this up. And he finally brought up how much debt he had. And once he actually brought it up, there was such a sense of relief, even though he was saying it in front of the group. Right. And that's a really, really scary place. It's not like we were working one-on-one he actually said it in front of this group of people. Right. And then I actually talked about some different options for him, including the option of bankruptcy, which is even scarier

[\(12:58\):](#)

Right

[\(12:59\):](#)

Off for most people. It's a really scary thought to have to go file for bankruptcy, but that's how much debt he was in. Okay. And he said later, a couple months later, now he actually said that was the moment. It really woke him up and started him on the path of actually paying all of the debts down. And he's now halfway through of getting a lot of debt, right? This is, we're talking about, you know, perhaps hundreds of thousands of dollars of debt. And he's like halfway through now.

[\(13:36\):](#)

Well, I love some of what you just said here, Katy, because there's this power of being witnessed from owning it right from the U S I think the other people in your membership group, hearing him saying out loud, as scary as it was from to say out loud, like the shape of it becomes clearer to us, or the amount becomes clear when other people are there and just like even witnessing it. And I imagine you must see that often when you're coaching in a group, do you find a lot of difference in one-on-one versus when you're coaching in your membership? Because that's something I actually found too. And I think it will be interesting even for listeners too, because I think a lot of people go, I just need to get, if they're willing to go there, like I need to get a coach on this. And I often think, oh, you're actually someone who would do really well witnessing people around you. Do you, how do you, do you see that in clients that tell me, can you speak a little bit to that?

[\(14:17\):](#)

Yeah. So a lot of people don't feel like they can go into a group and talk about their finances. So most people of course want to do the one-on-one work. However, what I find so powerful about being in a group is that sense of being witnessed and seeing your truth out loud, because that actually alleviates the shame shame. And if anybody has listened to Bernay brown, right? Shame grows when it's in the darkness. And when you actually shine a light on your shame and you speak your truth, that shame actually gets quieter and says, it's okay to actually have those thoughts or to have the debts or whatever it is. It's okay. And we're all in the same boat together. And we can actually support each other on this and create some different changes. And we're going to be there for you as you rise up and make those, make the differences and pay down the debts. Right. And when we do that in our group too, we celebrate whenever somebody pays down, even just one credit card, even if it's like a hundred dollar credit card, we sell it that.

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[\(15:35\)](#):

Yes. Well, I love what you're saying also because, you know, I love, of course I love Renee Brown's definition of shame. And I also think that in this area, even shame can almost become the opposite of a flashlight, like a black light. Like it's going to make it darker. Like whatever you, you can't look there because if you look there, you know, I'm not even gonna, it's going to keep keeping you from looking at the places where you need to look almost. I think that's a really, of course, that definition really helps this audience too. So, um, when we're talking about freelancers and we're talking about people who are, have ups and downs, and then I also think there's the ups and downs that are also like the tiny ups and

downs, like, oh, I got a check for \$1,500. And then two weeks later, check for three 50, like, there's this like, like low grade on, we have never feeling like it's actually a, there's like a cushion or something. It isn't quite the same as like, like a windfall of a ton of money than no money, which can be related to different. But there's almost this, like, I just want to get ahead or this idea of getting ahead. What are some things that you see help people in that when they're in that space, obviously naming what they want. I know you said naming what they want you there's. I want to make you repeat yourself, but maybe just, if there's something else you notice in, maybe if you would want to go there further to,

[\(16:42\)](#):

So there's two things is one is the practical thing. And then another is a more spiritual aspect. So the practical aspect is you have to start building up a savings cushion, no matter what, right? Like, and, and most financial advisors are people who talk about money. Say a three months, emergency savings is fine. However, that's not fine for those of us with inconsistent incomes, you have to save up at least six to 12 months of necessary expenses. We're not talking about your income, right? You're not saving up six to 12 months of your income because that's crazy. And that's really challenging. But instead it's the necessary expenses, your rent, your mortgage, your food, the utilities, right? The everything that you need to live on that needs to be saved up six to 12 months

[\(17:31\)](#):

Before you turn off this podcast. Now don't get mad right now. I can feel me. You'll be like, yeah. Right, lady, what did she teach you crazy? That's no way Jose. If people feeling the feeling well, don't worry. We're going to keep talking about them. So stay with us. And we got scared. Okay.

[\(17:46\)](#):

And break it down. Because if you just start with a little bit of something, right? Like so many people in my group, they're like, yeah, they're nowhere near six to 12 months right now. However, they also have savings for the very first time in their lives. Right. And so

[\(18:04\)](#):

Two questions, because here's where I get so stuck. I'm so sorry to interrupt you. But I have that six to 12 months of savings. When do I get to say, I need a little bit of that money. What's my, how do I know? It's time to like jump into there a little bit. Does that make sense?

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[\(18:15\):](#)

Whenever there's an emergency, whenever, even if it's not a, quite an emergency, but let's say it is like a time where like last year when all productions were stopped, right. And you need to go into it, that's the time to go into it. And then perhaps this year, once you start working again and more, money's coming in, then you can start replenishing that. So you could almost,

[\(18:38\):](#)

I relate to it less. So like, let's pretend I'm the actor who was working a little bit here and there. And it's not 2020, let's pretend we're not in that year for a second, just for a second. Right. And let's say, I have a little bit of a dry month. Like, oh, I'm getting callbacks, but not booking the residual checks. Aren't coming to the, what I should, I feel okay. Instead of shame, or like, I'm doing a bad thing for dipping into that a little bit or should that cause to me that doesn't feel like emergency. So the word emergency is really feeling big red letters. Don't touch this, unless you I'm in the hospital, you lost your leg. Like that kind of stuff. Like does that, so what is your yes. Can you help us to find that?

[\(19:12\):](#)

Yeah. If that's how you feel about that savings and call it a rainy day savings, whatever it is. But yes, that's the time to dip into it, for sure. Of course. Supplement it with some kind of income, like unemployment. So many times I hear from, especially actors are like, no, I don't feel right about going into unemployment. It feels a little bit like I'm taking from somebody else who might need it. And here's what I have to say. It's your money then paying into it all of this time. If you ever got any kind of check where the W2 and they take in taxes out of it, that money goes into your unemployment accounts. And so if you never take that money, then you've actually been giving the government even more money. So please, please, please take that money. It is your money to take. And it's a way for you to actually have a little bit of cushion, a little bit of an extra thing so that you have some kind of income coming in. Right.

[\(20:17\):](#)

Wow. And I hear you just saying that because we need to give actors permission around that because so much in any freelance person, cause like our job is the hustle. Our job is putting ourselves out there. Like if I, what is, what does it mean if I take on unemployment because I'm always unemployed. What are you even talking about? Like, I have a job for three days. That's not a job. Right? So like the relationship with that, and I'm sure a lot of actors don't even know how to relate to where do I even go to do this stuff? Like I get a random check every once in a while. What does that mean? Right. So I just think the permission you've just given us a, we've been, you've been paying into it, therefore you, and so then that way you're able to maybe establish a little bit of this.

[\(20:51\):](#)

Like you said, this, this, we can call this, this rainy day fund, this emergency fund, whatever works for you. And what I'm hearing you say is it might take a long time to get to the six month mark. Right. And there may be a time when you, and you have to bounce back into it at times. But just having that little bit of savings as a huge piece, I would kind of interrupted you on this path because I was very concerned about this 12 month. This I got freaked out about the six to 12 months, right. Uh, where you were saying, there's a practical piece and then there's a spiritual piece to it. Can you share what that spiritual pieces?

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[\(21:20\)](#):

Yeah, the spiritual pieces. And this is such a huge secret, um, in how to alleviate some of that feast or famine mode, right. Is you must be in the energy of creation to keep it steady and consistent. So what does that mean? It means that, you know, if you are on set for something before it ends start putting out the feelers, right. Start talking to your agent or your manager, or if you don't have one, then start talking to other people, what else is coming up that you can actually get on? So, because you're already in that energy, it creates more of that energy. It's the same thing as whenever you get a gig and somebody else calls you for another gig, right? Like it's like when it rains, it pours. It's the same exact thing. So start to create that energy before it ends, because once it ends and you're just at home, sitting at home, waiting by the phone, that energy is much more challenging to bring in

[\(22:28\)](#):

Something beautiful. Okay.

[\(22:31\)](#):

Yeah. And if you are in the energy of like, nothing is happening, then start creating, start creating something for yourself. That actually, um, is what you want. Right. Like I know that glass, the last podcast episode, or so you had Emily Gray saw it and she was talking about creating content right. For yourself. And that's exactly what I'm talking about too. It's like start creating content or start writing for something for yourself. Start getting into the energy of creation. Right. Start putting yourself into the energy of what you really truly desire. And, and so that you can create other things to come in in the same way. Yeah.

[\(23:14\)](#):

Oh, wow. I think a lot of us, I would say a lot of people don't relate to this, connecting to money. We can connect it to success working as an actor, but we don't connect it to the abundance piece of it. We connect you to abundance in career, but we don't connect it to abundance in paycheck. Like it's almost like, well don't no, no, you can't expect there to be money attached to that because that's, you can never guarantee that. So don't even think about it being a money thing, because I'm just, I just thinking about the number of times that like I've been on Saturday, I've done something. And then while on set, I'm emailing my agent or starting to draft the newsletter or whatever I'm going to send out about, look at this picture of me next to my trailer, or while you're actually in that energy of doing the thing of like reaching out to the friend.

[\(23:56\)](#):

You talked about creating that web series with, or making the meeting for the web series you're already working on or the writing's there. Right. So that you're in that frequency. Sometimes I call it the frequency like, and week. And I also feel like, and I don't know if you, Kate, I'm curious about this is I've had a couple actors recently who kind of really got, are getting really successful. They're in their rains rain, when it rains, it pours kind of moment. And then having a like car accident around wait, I don't know how to relate to abundance right now. Like I do not know who I am right now, or how do I expand in this way? Do you see that also in the way that working with people with their finances

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[\(24:30\)](#):

100%. Yes. And that is the emotional piece. That is what we talked about in the very beginning around your own belief system. Right? So many times like, you know, child actors or rock stars, right. Will make tons of money and then blow it all. And that's because of this piece, right? Like they don't understand, um, what their, their beliefs are kind of going up against what is happening in their lives. And so then it creates a thing where they just want to spend it all, like as soon as money is coming in, they're just got to get, we're letting it go. Yeah. To get rid of it, got to get, you know, give it away. Oh, I'm paying for lunch. I'm doing this, I'm doing that. Right. Instead of having a balance in terms of, yeah. You can, you know, pay for your friend's lunch and you can also save some of it and learn to receive because that's what saving really is saving, is really learning to receive and saying, I can't have something good.

[\(25:33\)](#):

Right. I can keep the good in my life. You know? So that is such a key point. Right. And then also this ties into our self-worth because to me self-worth is equal to net worth. Again, no net worth does not equal self-worth because of those moments, when you know, lottery winners, right? Like I think there's a high number of lottery winners who have actually spent all the money in a year or something like that. And so, you know, we want to be able to cultivate our own self worth so that we actually, um, can receive more money and we can also keep it and, and know that we're worthy of having it. We're worthy of receiving all. That's good.

[\(26:20\)](#):

Hey actors, I'm going to get really real with you for 90 seconds. Looking for representation is one of the most disempowering disenchanting. And can we just say it dysfunctional parts of an acting career? It feels like a one-sided conversation. Everyone's got an opinion about what you should do, and even your friends get weird when you ask them for referrals. So I want to shut down all of that noise. Join me for my free masterclass. Make agents want you the three biggest lies that stop you from finding the right representation, go to make agents want you.com to register the class is on demand. So you can watch it right away or schedule your own private viewing. And since you're a Brian break's character listener, I just want to warn you right now in your big, beautiful, gorgeous heart. This class might you off because you've been fed a lot of crap over the years that has actually been keeping you out of rooms.

[\(27:11\)](#):

You're going to learn why a target list is the worst strategy you can use to find the right match and agents. Aren't worried about your credits. Half, as much as you are in your reel is a giant waste of time and money. So before you go off and write a story about any of that, I want you to get the juicy learning inside of this class, snag your spot now. And I will see you there make agents want you.com or text agent goals, one word 2 4, 4, 2, 2, 2. And I'll send you an invite. All right. Let's get back to the show that that is so powerful. It's particularly when you said that net worth is equal to your self worth. Can you speak into that just a little bit more because that really perked up my ears.

[\(27:54\)](#):

Yeah. So your self-worth to me, it's not like, oh, I'm so great. And I'm going to brag about myself and I think I'm hot, right? It's not your

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[\(28:05\)](#):

Canvas. That's not what it is.

[\(28:10\)](#):

It's that your self worth is a very quiet, powerful, knowing deep down inside of you that you know who you are and what you bring to the table and this who you are and what you bring to the table. That's what other people are receiving at all points. You know, and we're talking about energy. This is that energy. And so if I know, right, and I know, I know you, and I know who you are, and I know what you bring to the table, Brian, and it's so powerful and now it makes me go, I want more, I want more Brian. Right? Like Brian is so magnetic and he's so, um, energetic. And he, um, you know, is witty and smart and funny and all of these things. Right. And, and it's not just like the superficial version of that, but instead it's like, I get your essence. Thank

[\(29:04\)](#):

You. By the way. Thank you. I will say thank you.

[\(29:06\)](#):

And now, yes.

[\(29:08\)](#):

And you know, we talk about this a lot on this, on this podcast and in this community, because I talk about what do you bring into every room or in your self-tape, regardless of what the content is, regardless of what the situation of the scene is, you bring this into every room. And I remember for one client, this really unlocked things for her. She wanted a series regular so bad. She was getting close, getting close, getting close. And when she understood, I bring something into the room, no matter how well, my performance looks like that is when an unlocked fringe, you put your series regular, but it was like, and it's not something where you're like, let me go down to the black hole of what do I bring in? It's actually quite much easier than that to understand about yourself, ask friends, ask the people who love you. You know, I think it's the thing that's been true about you since the day your mama held you in her arms, that this is what that's, what's there for you. Right? So naming it as is less difficult than we think. I think if we can get some other perspectives to join us.

[\(29:54\)](#):

Yeah. And it's the key to really staying out of that competition mode.

[\(30:00\)](#):

Interesting. When you say that, when you think about, so I want to, there's like a million questions I have, but I'm going to start with this one, which is when you're talking about what you said at the beginning with the common denominator is trying to name what you desire. So I'm like, look at that house on Instagram. I want that kitchen. I want that bed. Like, obviously I'm thinking about someday buying a house. So that's a lot on my mind right now. Or like, can I have that sweatshirt? Where'd he get that sweat? Like, those are the things that go up in my mind of like, desire, but there's got to do, how do you, we always have things like, oh, I love that cup. Right? Like, look at that lady's pair of pants. Right. We have a thousand things that we want when you're talking about desire, how do you help someone like focus? This doesn't even need to be focused. What's the, what's your relationship with naming that?

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[\(30:42\):](#)

Yeah, it definitely needs to be focused because if you're just randomly like every single thing to see, then, then again, the universe gets confused. Right? It's the same thing. Going back to the mom example. It's like, if you're at the store, you're at the toy store, you're at the grocery store. And you're like, I want that. I want that. I want that. I want that your, your mom's is going to be like, okay,

[\(31:04\):](#)

Probably get nothing. Nothing. You get nothing.

[\(31:09\):](#)

Okay. Well, we'll talk later when it is your birthday or when it's Christmas or something, but, and yeah, you probably won't get anything on that trip. So it's the same thing. I mean, you know, we have to focus in on what it is, what are your greatest desires? What is the thing that really is going to make your life that much greater? And then also, where is it in your purpose and your gifts and your talents? Right. Um, because I really believe, and I don't, you know, and I'm not like super religious, but I really love the parable of the talents. That's in the Bible. There's a story of, you know, three servants and a master who goes away on a trip and he gives talents to each of them. And in the Bible, the word talent means money like it's coins or, you know, some sort of currency.

[\(32:06\):](#)

However, the word talent is in our current vernacular, right? Like our talents, our gifts. And, um, and then just to make it shorter, it's like the, you know, the ones, the servants that actually use their talents and created more from it, they were rewarded with more. And the one servant to actually said, I'm really afraid of using this talent. I know you worked hard for it. I'm going to, I buried it in the ground and now I'm going to unbury it and give it back to you that, that servant actually got punished and was called all kinds of names. And to me, this parable is such a great way to start thinking about like, we have a God given talent, right? Whether you believe in God or not, you know, we have a, uh, a talent that's given to us. That's very specific to who you are. And if you don't use it, you're basically slapping the universe in the face and saying, no, thank you. I don't want that in my life. But instead it's so, so important that you actually shine your gifts into the world. You know, that is your purpose in your life.

[\(33:19\):](#)

You said there. And I also think it's so true because I think if you don't it festers or it leaks, it becomes like I'm really good at straightening up my house. And my house looks beautiful in the New York times could arrive at any time and take a photograph by the way. That's what happens in my house sometimes, right? Or like, I really love to cook it. I'm going to spend all my time in the kitchen, not to say that cooking can't also be a hobby, but we can find ourselves leaking our creativity away from that biggest calling, because we're afraid of it. Or we haven't felt like the bounce back of the energy from it or something bruised you or something along the way. And so what I'm hearing you say, what? I got the image that I got of the servant who buried it was all the people who are like treating him badly as like the voices inside our own head.

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(33:58):

It's just the voices that are saying like, stay small. You did it wrong. Don't do it again, stay where you are. Don't do. Right. So then this other thing that you said that was a little bit challenging to me. So I want to see what your theology around this is. I very strongly believe in a, I'm not a religious person either, but I have a strong spirituality, obviously I'm a Reverend and nondenominational Reverend. Right. And so, yeah, I believe it's spirituality. Right. But, and so for me, there's this other level of manifestation that like, I don't believe in like the universe is my errand boy. I will tell it, I want a red fire truck for Christmas, and that will be red fire truck under my Christmas tree to me. And this is my own perspective. So I'm not saying this has to be everybody's it feels like low level spirituality because it's not at a higher level. What is your relationship kind of, and it might be putting you on the spot here a little bit with this. What is your relationship with which I'm okay with? I hope you are, but what is your relationship with that? Um, that, that manifestation, I guess it would be, what's your relation with manifestation in that way? What do you think? Yeah,

(34:58):

I mean, I don't believe that it's yeah. The universe is our airing boy. Right. And that, you know, it's there to do whatever or bidding, you know, that's not what the purpose is. However, when we tap into a greater purpose, a bigger than ourselves goal essentially, right. Something that is, you know, um, it is like, uh, like kind of this deep down soul thing then, and, and you know exactly what it is that you want from that. And you're going after it and you're taking action right. Then it's what the outcome said. The whole universe conspires in helping you to get that

(35:45):

Right.

(35:45):

Because yeah. Otherwise if it's not that, and if it's just some superficial things, right. Then it's going to be much more challenging to get there. And, and you're not going to see the types of people who you need to show up, show up in your

(36:01):

Right. Yeah. I love what you just said. Cause I truly believe that when you're in your purpose and you're walking towards the people are all, like you said, the universe conspires. So the people show up the right people are right in front of you. Right. I think there's a, I think it might be, I might get this wrong, but I think it's an indigenous people's poem or saying that it's like, we are the ones we've been waiting for, that they were there. And so part of what you said just now that I think is so important is, you know, I think a little bit back to the secret when the book, the secret was super popular and the secret felt like it was very like make the university of errand boy period is what it felt a little bit. Like, it didn't feel like it was connected to a higher purpose. But what I think a lot of people got from it is when they were thinking about what they wanted to manifest, they were connecting to how it's going to affect the people in their lives. What is it bringing to everybody else without it necessarily asking them to do that. And so it was elevating it to that level of when I am in my divine purpose, I am actually providing for the world, I'm helping the world. I'm not just providing for myself.

(36:57):

Right, right, right. That's that's beautiful. And then, yeah, when it comes to money though, that the secret has a wrong a little bit, it's just like, yeah, you can't just put up a vision board, right. With all of the things that you really want and like

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dollar signs, like money's just going to fall into your lap because money is very earthly. We can't take it with us. And it's something that humans actually have invented. Right. And we invent the currency and what value we place on it. Like every country has its own value of their currency. And so you have to do some work. You have to actually make the effort to do something practical in order to actually bring in even more money. Got it.

[\(37:48\)](#):

That's beautiful. Yeah. So when, so it's something that always comes up. I think when people think about financial planning is I need to know about the stock market. I need to know things about what are stocks and bonds and what's the Dow Jones, the NASDAQ, like, they feel like that's what they need to understand. Can you help us? You don't have to teach us those things. Obviously we're going to have 16 podcasts episodes or 300. Can you help us understand how we can relate to the financial news? We hear on the radio where we watch on TV, like how we can relate to that from a place of like either disinterest or complete overwhelm, or I don't know anything about that. I'm never going to be a student of finances because I'm never going to know about that. Can you help us understand just a little bit of that? Like, like you said, the earthly things that have been created.

[\(38:28\)](#):

Yeah. Um, yeah. Well, first of all, I got to say, I was, I was never good at math, so I am one of those finance people. That's like not good enough. And, um, and I am a right-brained creative type, right. That's why I spent 15 years of my life in, you know, working in television. Um, and I, the way I see investments and stocks and bonds and all of those things is the same way as I see, like, I believe in everybody investing in themselves. Right. And in the same way that, you know, your clients are investing in their acting careers, right. By working with you so that they don't have to do it all themselves, learn it all themselves. Right. And it's actually helps you to, uh, make more in the long run, you know, in the same thing. So stocks and bonds are just a way for you to start putting away some money and, um, have it work harder for you than you're working for it. Right. And in the, in the same way that like your savings accounts, if you put money into a savings account, if you're at one of the big banks like Wells Fargo or bank of America, you're earning 0.01% interest, okay. If you put money in the stock market this year alone, the stock market went up 30% yay.

[\(40:02\)](#):

Money on the table. Right. And then in the last 10 years, it actually has gone up 10% on average, you know? So that's the difference between like a penny and \$10 per dollar you put in.

[\(40:15\)](#):

Okay. So when I hear this, I think people like you have a, oh my gosh. Then I could lose it all. It feels like gambling, like the relate to the way they relate to like Las Vegas or something, but I could lose it all and whatever. What is your, if I'm the person who is like, thinking about, oh yeah, yeah, yeah. First I got a handle on my debt before I can even do the six to 12 months emergency. [inaudible] what I'm doing. I got all this spinning in my head. What is the, would you say, hold off on this stocks and bonds and don't do crypto like cool. Your jets here,

[\(40:44\)](#):

Right? Yes, yes. And yes, there is a method to it. Right. I tell all my clients go with paying off your debts first that's number one, because if you're just saving and paying down debts, you're kind of paying Peter to, you know, robbing Paul

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to pay Peter or whatever that saying is. Yeah. Um, so you want to do it systematically and methodically. So first pay off your debts. Then secondly, start that savings the six to 12 months, because then you also have more money to actually pay, pay into your savings. Right. And once you have the six to 12 months, then start investing. Okay, great. That's a lovely, yes. And investing. It is a long-term thing. I don't believe in the short term, I don't believe in day trading. I don't believe in like, yeah, just buying and selling constantly. I mean, first of all, it is a risk. Like you are gambling, you, you might as well put some money on the craps table. Got it. The casinos. Yeah. Right. And, um, yeah, instead you're putting it into something very safe into the stock market. And so that it carries it on for the long-term. Right. And you're balancing it with some stocks with some bonds. And so that, then it's a long-term thing that by the time you're ready to retire or whatever, you, you have a huge desk tag, you know, and don't have to think about it. Yeah.

[\(42:12\)](#):

And when you say that, I think that a lot of people are like, it's so far away from me. And one of the things that I just, you know, I remember at one point I was like, okay, you have a tiny bit of money right now. Don't be dumb. So I got with all, I just kept saying, don't be dumb, like do the right thing with this don't. Cause I remember like depleting my 401k as a young person. It's like, I can't even afford my rent right now that I had a job that had a 401k. I remember all the messy things that are not helpful. And so one of the things that I think is, or the most profound thing is people need this training as young as they can possibly get it or need this kind of coaching as young as they can get it. Because the thing that's on your side when you save is time. And so the younger, you can start the earlier, let's say, let's say younger, the earlier you can start this kind of understanding, then you're going to have time on your side for a longer piece. So is there something that you would want everyone who's listening to kind of hear wherever they're at, in their journey in terms of yeah. Is there something you'd want everyone to walk away from today that you want everyone to hear?

[\(43:08\)](#):

Yeah. Well, in terms of this piece, it is it's, there's, it's never too late, to be honest, it's never too late. Um, you know, I've had people in their fifties come to me and say, I've never saved anything. You know, I don't have, I have zero, you know, I'm starting from scratch. And, and then once we start the process, right, they actually have, you know, they'll have enough to really start to live off of, you know, by the time they retire. Um, so it's not there, isn't a point where you're like, it's too late. Um, I mean, I guess if you are in your eighties and you you're in retirement, then perhaps it may be a little too late to start saving or investing. Um, but you can still invest the money that you have, you know, in that sense. And then, yeah, it's never too, you're never too young to actually get started because you know, some people feel like, yeah, I have on years away from it.

[\(44:11\)](#):

However, if you start to create the foundations for yourself now, then it's going to carry you so much farther in the future. Right? Like you've, I don't know if anybody has seen this, but like there's been charts and graphs about how, if somebody saved from the time they're like, um, 21, for example, 2 31. Right. Or, you know, and then, and they put an only a hundred dollars a month for those 10 years and then stopped. Right. And then somebody else didn't even start until they were 31. And then they kept paying into it until they're retired, like 65 or 67. Right. The person that actually stopped and paid for 10 years actually made a hundred or 200,000 more than the person who started late

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[\(45:02\):](#)

Because of the time just sitting in there and taking care of it. Yes. So we all feel this fire under our butts right now. I hope everyone's listening and having a fire under their butt. And so Katy, if people want to, I mean, I don't know how many couldn't fall in love with you because I feel like, and yes, money is going to be fine. Kate Blanchette is here. Um, so the queen of the queen of the elves, I don't think that she's an ally. I don't even remember what the story legend is. It just feels great to be around. Right. So if people want to go further into Katy's world and learn a little bit more about the way that you talk so spiritually and grounded with practicality, I think, which is one of your gifts that you give us, um, where would they do?

[\(45:39\):](#)

You can follow me on all of the socials. I'm at Katy Chen, Mazzara on everything. Um, I'm also, that's also my website. Um, however, I'm also having a masterclass is coming up. Um, December the seventh

[\(45:53\):](#)

Is there were seventh, eighth and ninth. Three days. Yeah.

[\(45:56\):](#)

Yes. Three, three days free, totally free. And we're going to spend some time doing, you know, talking in more in depth about all of this and answering your questions. So bring your questions to me. And we, you know, we can go through them, right. Because there's a lot of stuff that maybe applies just to you and your particular circumstances. And so we can get through that. And then you'll also learn my financial freedom method,

[\(46:25\):](#)

Seven, eight, and nine. Yes. And it's like, you guys, I can ask some good questions, but I know you have better ones that I didn't ask today. So the, the gift that Katy is also giving, besides the fact that it's free as her live in person asking the question, the circumstance that's coming up for you. So I think this is a beautiful opportunity. And is there a website to go to, or should we just be going to your socials to find it?

[\(46:44\):](#)

Yeah. So I'll give it to you and you can put it in the show notes, but it's yeah, because it's a pretty long one.

[\(46:51\):](#)

Okay. We'll put a show, but we can also find it right on your socials, which is fine. We'll put all this in the show notes, but Katy Chen Mazzara on Instagram is probably where a lot of the listeners can go grab right away and get involved the seventh, eighth, and ninth. And what a lovely way, I would say, like in terms of timing to think about, you know, we're right on the cusp of what is 20, 22 going to look like and setting ourselves up for, what do we want our energies to feel like when it comes to abundance and also, hello, we all need a reset after what was 2020 and what that did to the whole world, inflation and markets and law, all those things. Um, Katy, this was a really delightful conversation for me. I'm really grateful that you shared your time with us. Is there anything that you didn't get to say that you would want to say today? I just want to make sure that you have the mic. If you,

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[\(47:33\)](#):

I just want to say that you are worthy, that anybody who's listening to this right now, you were meant to listen to this in this moment and that you are worthy of receiving all. That's good.

[\(47:46\)](#):

That's a nice, I'll take that out. And that starts my day. Thank you so much for being here. Katy. We'll have to have you back again. I really appreciate it. Thanks,

[\(47:53\)](#):

Brian. I loved it.

[\(47:56\)](#):

Oh my goodness. Thank you so much for tuning into Brian breaks character. Look, I know you have a lot of podcasts to choose from and a lot of different ways you can spend the time in your day and that you have spent it with me, means the world to me. I poured my heart and soul into each of these episodes. So thank you so very much if you haven't already done. So please subscribe to the podcast on apple and that way you won't miss a single episode. And if you're feeling extra generous, go ahead and toss us a review. It means the world to me because it helps to boost the episode and gives me the chance to meet more creatives out there who are suffering and get them into action. And if you actually want to go a little deep on this episode or any of the episodes you've listened to, we post the video of us recording this episode to my YouTube channel.

[\(48:38\)](#):

It's uncut, it's unedited. It's a little more casual and a little more messy. So if you want to see those little spicy videos, head on over to my YouTube channel and know that every Wednesday I will be delivering a new episode to you and on Saturdays, the bonus episodes come out. We have a lot of great guests coming up and I cannot wait to share their brilliance with you. So thank you again. I am so grateful to be on this path with you to be on the planet with you at the same time and whatever you believe your function is, whatever purpose you are fulfilling on this day. And in this moment, I hope that you feel the resolute, peace of mind, joy celebration, and alignment that I hope that this podcast can provide to you. So if I've noted you along in your inspiration today, if it's pulling you a little bit closer to what you want to accomplish in the world, then I've done my job. If you know a friend or know an actor or creative who could use that kind of nudge, I hope you'll spread the word as well. Take good care of yourself. I'll see you soon. Uh, wait. No, I won't see you, but you'll hear me soon. Okay. Be Well.