

PODCAST TRANSCRIPT

Episode 34:

How to Stop Overspending with Lauren Greutman

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J: You're listening to the Vibrant Happy Women podcast, episode number 34.

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Intro: Welcome to the Vibrant Happy Women podcast, stories of vibrant woman living happy lives. And now, your host, Jen Riley

J: Hey there, I'm Dr. Jen Riday, and this is Vibrant Happy Women; thanks for joining me. As most of you know probably know by now, I'm a mom of 6, ages 15 down to 3, and that makes me super busy. On top of that, I have this podcast and I'm a life coach and I run the Vibrant Happy Living membership, and so life can be very, very hectic. Sometimes, I am sure you've faced this before, I don't want to get out of bed; I'd rather stay in the covers all day and escape. But I have one thing that has really helped me over the years to stay happy and energized and focused, and that is my morning meditation practice. It's just 10 short minutes and you can do it right it from bed, you can sit on the ground, you can sit in a chair, but it's your chance to go inward and really connect with your higher feeling, connect with your intuition or a higher power, whatever you believe, and really know what you didn't really need to be using your time for throughout the day ahead. So I wanted to share a freely with you, it's all about morning meditation. You can get your copy of this guide by going to jenriday.com/meditation. This will show you how to start your own morning meditation practice, and remember, it's just 10 minutes but it will make all the difference in your life. Again, that's at jenriday.com/meditation.

On our last episode last week, I chatted with Angela Roberts and she shares her story of following her dream of becoming a food blogger. She is so inspiring and I especially loved what she shared about doing the hard things first thing in the morning before you run out of 'no's or before you run out of will-power. If you didn't get a chance to listen to that episode, be sure to go back and do so. Today, I'll be talking with Lauren Greutman, author of 'The Recovering Spender'. Lauren shares an amazing story of getting \$40,000 in debt, having to come clean to her husband and then going forward and how she acknowledges, she is a spending addict, but she is able to set up some boundaries that keep her from spending them back into that. So you're going to love this episode, whether you're in debt or not, she has some great tips that everyone can apply. So let's go ahead and get started.

Vibrant Happy
Women

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>



Hey there, welcome to today's episode of Vibrant Happy Women. I'm Jen Riday, your host, and today, I'll be talking with Lauren Greutman. Lauren is a wife, mom of 4 and a recovering spender who, with her husband figured how to get out of \$40,000 of debt. Now, Lauren strives to bring others into her circle to mentor them and teach that, when it comes to managing your finances, you can do this. She's the author of the book, 'The Recovering Spender', which was released on September 13th, and of a popular money-saving website, laurengreutman.com. Welcome, Lauren.

L: Thank you for having me, I'm excited to be here.

J: Yeah, I'm glad you're here too. I have a feeling you have a great quote for us related to finances, so... and maybe it's not related to finances, but what do you have for us today?

L: Yeah, so my quote is actually a quote that I shared in my book, but the quote is, "When the pain of staying broke becomes greater than the pain of changing your spending habits, that is when you will make a change." So I think that kind of quote guided me in my life when we were getting out of debt as I realized that the pain of my spending, you know, the pain of not... of being broke was greater than the pain of changing how I was spending and viewing my money. But it also can relate to so many other ways of life, you know, when the... when pain of complaining becomes greater than the pain of staying positive things. I mean, you can kind of fill in the blank with anything, but I think that it gives a great example of kind of my low point, which I know we'll talk about next, but the blow point in my life and the kind of how I make the changes that I did.

J: So what were some of the pains that you experienced that pushed you to get out of that \$40,000 of depth?

L: Yeah, so the biggest pain for me was the stress that I was under, not knowing where my money was going, not having a plan for it, feeling like I was drowning, I think was a big thing for me. Like, I felt like I was drowning like I couldn't... you know, I would try to make a budget and I would fail and it just... I hated it and my husband tried to make me do a spreadsheet and I hated that

[Laughter]

L: So I always tried to like figure it out on my own and I just could never do it. And so, for me, like it was just the emotional pain, like feeling like, well, we're never going to get out of the mess that we're in, feeling like my life, you know, was now going to be dictated by how much debt that I had and that I would never be able to retire; I mean, all of those questions that I asked myself over and over again.

J: Mm.

L: And so, you know, I would literally wake up, Jen, in the middle of the night and have like panic attacks because I just didn't... I had no idea how I was going to get out of this mess that we were in, you know, we were bigger behind in our mortgage and we just like freaked out, totally freaked out, I did and my husband, you know, he freaked out a little bit less because he's a little bit less traumatic than I am. But

Vibrant Happy Women

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

I just thought like my life is over. And so those were the pain points that really led me to, you know, wanting to make a change like that. I couldn't see myself living in that spot the rest of my life so I knew I needed to change something.

J: Yeah, so I wonder if you can paint us a little more of a picture of that. So you have a massive amount of credit card debts, how many credit cards?

L: Oh good, I don't even remember how many; it was at least 7.

J: Okay, and so... so you owed all on all of those and trying to keep up with those you fell behind on your mortgage?

L: Yeah, we... well, we just didn't have enough money to pay all of our bills. So we were running \$1000 deficit every single month.

J: Ugh!

L: So every month, we had to choose what bills we were going to pay and sometimes, you know, it was the mortgage was a little bit late, sometimes, we just ignored a credit card payment. I mean, we just... we couldn't pay them all so we just... it was like...

J: Ooh.

L: ... you know, toss a coin in the air and see what it lands on and that's what you paid that month.

J: Yeah, yeah. And thinking that through as you talked about that, I felt an immediate stress reaction in my own body, so I can't imagine what it really must have been like; wow, that's tough.

L: Yeah.

J: So you're in this really stressful situation, what turned it around? What was the 'aha' moment?

L: So, for me, there was actually one moment. Now, a lot of... a lot of the debt that we were in was actually me spending because my husband worked as an actuary so he was gone like long hours so I handled all the finances to be helpful, you know, around to the house.

J: Mm-hmm.

L: Like 'helpful', I say that with quotes like air quotes right now.

[Laughter]

L: So helpful, but I was really damaging our finances and I would spend money and go out and buy

*Vibrant Happy
Women*

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>



clothes and kids, you know, toys for our son, we only had one son back then. And I got really... you know, a lot of the debt was because I got us into the debt and never told him about it because I didn't want to burden him.

J: Mm-hmm.

L: It wasn't that I was like trying to be sneaky, I just didn't want to burden him. I just said, "Okay, this is what everybody does, I just I'm having a horrible time dealing with it so it's my fault so I just need to handle it and get us out of it." So anyway, we... there was this one specific instance where I had gone shopping with a friend and I had spent \$600 on clothing.

J: Mm-hmm.

L: And I remember keeping it in the trunk of my car that night because I didn't want to bring it in to show, you know, see... have Mark see it.

J: Okay.

L: And then he went off to work the next day and I went and got the clothes out and I brought them into the closet, I took all the tags off and made them look like, you know they were there all along.

J: Mm-hmm.

L: And I started feeling really guilty about it.

J: Mm-hm.

L: I started feeling like, "Okay, I hid this from him because I didn't want to fight with him," like that was the big thing is it? You know, he knew we were in debt, he didn't know how much, but he knew we were in debt, and here I am, going and spending \$600 on clothing and now hiding it from him and this isn't good for our marriage and our future. So the next day, I decided to complain to him and tell him all of the debt that we had and make a real difference. I felt like it... for the first time, I realized that I couldn't do it myself, like I needed his help to handle this and to have somebody to talk to about it because it's really like, not only is it lonely and stressful, but it's just like damaging to your marriage if you have this big elephant in the room we can never talk about it.

J: Mm.

L: And so I thought, "I've just got to talk to him about it," so I came clean with him the next day. And that was like my low point, like you know, that I had to spend the \$600 in clothing and, you know, then come clean to him and tell him about it. Then things started getting better and I consider that, you know, a small moment of victory in my future story.

*Vibrant Happy
Women*

Episode 34: How to Stop Overspending with Lauren
Greutman

<http://jenriday.com/34>

J: So you decided to come clean and you talked to him, how did he react?

L: You know, I... I wasn't sure how he was going to react if he was going to like...

J: (Laughs)

L: ... yell at me or throw me out on the streets, I don't know. I consider that we had a pretty decent marriage to begin with so I was hoping that he wouldn't be too mad at me, but his response was actually very surprising to me. And I told him, I kind of just blurted out, "Mark, I got us in \$40,000 of debt."

J: (Gasps) Oh, I can't imagine.

L: And he... yes. And he said... he just kind of stood there and looked at me for a while.

J: (Gasps).

L: And I thought to myself, "Oh God, what is... what's going to happen?"

J: Oh my gosh.

L: And these are the words he said to me, "I forgive you, let's get through this together,"

J: (Gasps) Oh!

L: And so those were the words that changed... I mean, he could have done, you know...

J: That's wonderful. (Laughs)

L: So those... yeah, so those... that was like such a victory of, you know, a happy point for me because from then on... and that was 9 years ago, from then on, you know we got out of debt in 2 years, we just have a passion for teaching other people like all the mistakes that we went through.

J: So when you were talking about hiding this from your husband, I kept thinking, it reminded me of an addiction, would you say that your spending was kind of an addiction and what need was it feeling for you?

L: Yeah, I think that's a great question and that's why I called my book 'The Recovering Spender' instead of 'The Recovered Spender'.

J: Mm-hm.

L: It's because I actually was a drug and alcohol counselor right out of college and I worked in the field for a few years before we had kids. And, you know, we'd always say like, "Once an alcoholic, always an

*Vibrant Happy
Women*

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>



alcoholic; once a drug addict, always a drug addict," like those kind of things, and I think the same thing is with spending. Like, I have a spending problem, now, I haven't like actively been spending like that for the past 7 years or 8 years, but I think that I always have the personality to be addicted to spending. And because of that, I have to know what boundaries I have to set up around myself so that I don't spend money. Like 3 rules that I have. Number 1, don't go into Target alone.

J: Oh.

L: That's like number one because I... it's like the gates of heaven open and everything is beautiful to me, right?

J: Yeah.

L: My second one is I don't... if I do online shopping, I use a prepaid debit card so I have to fund it beforehand, and number 3 is I don't use credit cards. So those are... those are like my 3 big, you know, boundaries I had to put up around myself to keep myself safe. So, yeah, I would definitely say it was an addiction of some sort.

J: Wow, so don't go into Target alone.

L: Right.

J: And use prepaid debit cards online for shopping and then don't use credit cards.

L: Right.

J: I'll share something that I often think to myself, "Well, but I have to use credit cards because I get these reward bonuses. You know, like I'm getting 5% on this card so of course I should use it," what do you say to people who use that argument?

L: I think that some people... I have friends that do it and do very well with it.

J: Mm-hmm.

L: And earn, you know, fly for free all over the world.

J: Yeah.

L: So, I mean, I can't say not to do it, but I can say that you do need to be careful and don't spend money that you don't have just because you earn a reward.

J: Okay.

Vibrant Happy Women

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

L: And I actually did an experiment in the end of my book where I took myself off of my no credit card rule for 3 months.

J: Mm-hmm.

L: And I tried using credit cards for 3 months just to see what would happen and the result was I spent an extra \$2,000 more than I had.

J: (Gasps) Wow!

L: Because I just don't have... like there's some people that are really good at tennis and there are some people that are really good at basketball, there are some people that are really good at sewing, there are some people that are horrible with money, that's just kind of my personality.

J: Mm-hmm.

L: Yet, I know the boundaries that I have to set up for myself in order to be good with money, and one of them is not to use credit cards. So I wanted to see what would happen if I broke one of my own rules and that's what happened. So it's an interesting... like if you read about it in the last chapter of the book, it kind of shares with you like my struggles and all of that and how these... I don't.. like, I think some people can do really good with it, but I also think that a lot of people overspend because you... actually, there's some something that happens in your brain chemistry when you use a credit card versus cash.

J: Oh yeah, what's that?

L: Yeah, so there's this part of your brain called the insula and it's the part of your brain that, let's say if you were going to, you know, get your hand slammed in a door for some reason, your brain would tell your hand it's got about to... you know, "You're about to get hurt! Pull your hand out of the door!" So you pull your hand out and you... you know, you don't get hurt, well, the insula is what's responsible for telling your hand to do that.

J: Mm hm.

L: And so when it... well, they did a bunch of research, I actually did a lot of research on addiction like addictive money behaviors and the things like that, and what they found is that people that have money problems, that insulin reaction in their brain doesn't happen as quickly. So if you're going to use a credit card, the insula doesn't react as quickly telling you... you know, yourself, "Danger! Danger! Danger! You're overspending!" but if you use cash, the insula reacts a lot faster.

J: Oh.

L: So you're actually physically, in your brain chemistry, your brain is seeing a difference between credit cards and cash and it really helps you kind of keep your spending under control.

*Vibrant Happy
Women*

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

J: Mm, I love that. So rather than feeling guilty, you just say, "This is part of my biochemistry, my insula might be less reactive or slower to react and no guilt," but when you establish the boundaries, I really love that.

L: Exactly. So like you don't have to feel bad about being a spender, it's like, "I'm a spender, I'm always going to be a spender, however I am really good with money." And I've been teaching people how to be good with money for the past 6 years online. So just because it's in you, doesn't mean that's how you have to be.

J: Mm, perfect; that's great. Well, I'm sure there are many, many women out there with a similar struggle, what advice would you give them to get them started on this path to getting out of debt?

L: Yeah, so the biggest thing that they need to learn is how to set a realistic budget. And for years, I was so terrified of the 'B' word. Like, my husband would talk about it and I'd like cringe on the inside like, "Oh, I can't do it! It's like to constructive." But once I saw that a budget can actually be free... like bring freedom to me, it really kind of open up my eyes to all that's possible. What I mean by that is that, for so many years, I spent money just without knowing what was going on and, yes, that was fun and great but then, you know, you sit down at the end of the day and you are like, "Oh my gosh, I spent this much money, I didn't know that I spent that much money, I don't know how... where it went," and now you don't have money for your bills. So when I found that a budget actually gives me freedom to spend on what I want to without feeling that guilt and, you know, feeling that depletion at the end of the day in. So once I learned that, I think people need to learn how to say that realistic budget and it can really, really help them.

J: So what tools would you recommend? I mean, in the day of apps and so many fun tools to make things easier, is there a cool budgeting tool that you like to use?

L: Well, there's a great budgeting tool called YNAB, it's called You Need A Budget is what it is, but Y N A B; YNAB is a great online budgeting tool. We have our own budgeting tool. We have an online finance course called The Financial Renovation and we have a budgeting tool within that. But then also there's this other great program called Tiller. And what it is, is pretty much it's like a ...especially if you're an Excel person, you know, a spreadsheet person, you go in and log all of your bank accounts into this Tiller program and then it takes all of your banking accounts and puts it on spreadsheets categorized for you.

J: Ooh.

L: So it does it all like automatically for you. So I really... that's like a new thing that we've been trying this past few months and we're loving it so far.

J: Mm.

L: Especially because I always tell people when they start out to get their past 3 months of budgeting, you know, their past 3 months of spreading in a spreadsheet of some sort.

Vibrant Happy Women

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

J: Mm-hmm.

L: Tiller like does it automatically for you, so it's like brilliant.

J: So it tracks your... how does it track your spending for you or just your bank accounts?

L: Your bank accounts usually have filters set up anyway so it just uses the filters that your bank accounts already have and then you can set up like the keywords and it can import certain things under certain categories.

J: Ooh, this is great.

L: Yeah.

J: Okay, so that's Tiller and...

L: Yeah.

J: ... YNAB and then you're a financial course, Financial Renovation, where's that?

L: Yep, you can find that at... right on my... on my website, laurengreutman.com, there's a button right on the homepage that says 'Join our course'. And that's like a full 7 week intensive budgeting course.

J: Okay, and we'll have the link for that on our show notes page at jenriday.com/34.

L: Awesome.

J: So you can remember that. So Lauren, we've talked a lot about finances, tell us more about what's exciting you today with your book or with anything else you might be doing in life that kind of makes you happy to get out of bed every morning.

L: Yeah so big things, you know, being an online entrepreneur where my husband came home 2 and a half years ago to work with me full-time on our website mere. So this is... you know, my website is... is what supports my family, and at the same time, we get to help so many people. But I love waking up every single morning, we... I wake up with my husband, we get the kids ready for school together, we drop them off at school and then we get to work together, we get to help people, and it really is a lifestyle that I never dreamed of but I absolutely love that I get to work full-time with my spouse, that we get to raise our children together and we have 4 beautiful kids. So I just love waking up but knowing that I get to live this life along with him, and then at the same time, that we get to pass on everything that we've learned to other people.

J: Mmm, that's so amazing, yeah, you're really living your purpose. So maybe all that debt was for a reason.

Vibrant Happy Women

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

L: I... I really believe that I. I really believe that, you know, God makes you go through some things and helps your messes into messages and I'm really... I'm just really in love with what I get to do and what I get to teach people.

J: Nice, that's really, really great. Well, anything you are struggling with currently?

L: Ooh, I think big thing for me is exercise; finding time to exercise, I really need to do that more. I love to sleep so that's the problem, like if I wanted to exercise, I always think, "I've got to get up before the kids," and my kids get up like 6, 7 probably.

J: Mm-hmm.

L: So if I decide to get up at 5:30 to go work out so I can shower before they get... and that just doesn't sound fun to me so I just stay in bed.

[Laughter]

L: But I know that I need to, so that's one of the things I'm struggling with is trying to find the time and the energy to exercise amongst everything else that I have to do.

J: Right. Well, I just had advice on, I think it's last week's podcast where she said, "You have to do these hard things before you run out of 'no's," there's only so many 'no's we have the willpower for each day. So...

L: Oh, I love that

J: I was thinking the same thing, "I have to do it earlier or it's never happening." So good luck, well, we can report to each other and see if we make progress

L: Yes

[Laughter]

J: Well, let's talk about some of your favorite things, Lauren. What is a habit that has contributed to your success?

L: That I can turn work off. I think that's a big thing as an entrepreneur who works on line, the temptation to work all day and all night and every weekend is there, you know, in your face all the time. But I think one of the big things that we are able to do is we finally got an office outside of our house so we have work hours and then we take weekends and nights off. And so that's been really good because I can really fill up and do a lot of great things at work, but then I can go home and I can be a mom and fill up on mom stuff and, you know, taking care of my house. So that's been really imperative to my success with everything that I do, you know, online.

*Vibrant Happy
Women*

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

J: Do you find that taking the time off makes you more productive when you are working? I mean, I've heard that said, but sometimes it seems cliché so I'd love to hear your take on that.

L: Oh, definitely. I think that I work more effectively when I'm in my office and then I am more present when I'm a mom at home as well. So I got so sick of being like half on half off all day long...

J: Mm-hmm.

L: ... that setting it up this way has really kept us be very productive during our work hours and then also be able to, you know, be a husband and wife at nights and hang out with the kids and go out to dinner and do fun stuff together...

J: Yeah.

L: ... without feeling guilty that, "I have so much work to do," you know?

J: Right, right; oh, that's great.

L: Yeah.

J: And what's your favorite easy meal?

L: Ooh, homemade spaghetti sauce. My husband...

J: Mm.

L: We actually have the recipe; we have the recipe on our site.

J: Ooh.

L: If they go... people go and search. And it's super easy, you can do it in a Crock-Pot and come home to like a wonderful spaghetti sauce. And it's from my husband's Sicilian grandma.

J: Oh!

L: So it's very good.

J: So that's at laurengreutman.com?

L: Yep, and then people can just use... you know, go to rec... the recipe page or they can just use the search you know, navbar at the top and search for it.

J: Sweet, totally going to do that.

*Vibrant Happy
Women*

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

L: Yeah.

J: Mm, I love spaghetti sauce.

L: Yeah. So good.

J: Favorite kitchen gadget.

L: I just got a Blendtec.

J: Mm.

L: And it is amazing!

J: Immersion blender?

L: Yep, an immersion blender and it makes my smoothies in the morning and I can make like soup in it and it comes out hot and it's just super easy to eat healthy and, yeah, I love it. I am like, "Why didn't I get this before?"

J: Yeah, it's funny. I think that's been the favorite gadget of at least a fourth of my guests.

L: (Laughs)

J: So everyone out there, you need one of these. I have one and I make homemade mayonnaise with mine. So, mm.

L: Oh, I love it. Oh, you have to send me that recipe; I want to make homemade mayonnaise.

J: It's on my website; well, just to search for a 'mayo'. (Laughs)

L: Ok, I'll do that.

J: Okay. Favorite book.

L: My favorite book. I just finished it actually 2 nights ago. It's by Jen Hatmaker and it's called 'For the Love'.

J: Ooh.

L: Yeah, it's a really funny outlook on parenting and faith and I really enjoyed it and I liked her humor throughout it.

*Vibrant Happy
Women*

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

J: Okay, 'For the Love' bye Jen Hatmaker.

L: Yeah.

J: And the best advice you've ever received.

L: "Be kind to others because they will be kind to you." My mom always used to say that to us growing up and I live my life by that motto.

J: So I am a mom of several kids and I give them advice, so I'm curious, thinking back, do you remember your mom saying that and then remember actually thinking about that advice and following it? Because I need you to give me some hope here. (Laughs)

L: Yeah, no, I really do. I remember her just telling us always to be kind, be kind; and she was. She was a kind lady who was kind to everybody. So not only did I... she say it, she acted it out, which probably was more impactful. So it's like, you've got to not only say it, but you've got to do it to, you know? (Laughs)

J: Mm-hmm. Me, I can't wait. Someday, I want my kids to be interviewed and hear if anything I said to them stuck in their minds. (Laughs)

L: I know, me too. We hope and pray that, right?

J: Right, right.

L: Fingers crossed.

J: Okay, well, everyone, you can find links to what we've been talking about by going to jenriday.com/34. And now, my favorite part of the show, Lauren, is to hear about your hapless formula.

L: Okay. My happiness formula might be a little different than most people, just because I have a one that, if it's not there, nothing works. Okay, so I'm happiest when I stick to my budget, I spend time with my family, and I sleep. (Laughs)

J: It's perfect.

L: Sleep is the one that... I am not one of those people that can operate on like 4 hours of sleep, I need like a good 7 hours...

J: Mm-hmm.

L: ... to 8 hours of sleep. So if I don't get enough sleep, then nothing happens; nothing's productive. (Laughs)

Vibrant Happy Women

Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>

J: That's great, so stick to a budget, spend time with family, and sleep; I love it. And finally, what's a challenge you can leave with our listeners?

L: Right. I want everybody to think about their values and if their spending is a reflection of that value system. Because whether you're in debt or not, you can always do something better with your finances, and it really comes down to your value system. So if somebody's listening today and they say, "I am out of control spending!" you need to align your spending with your current value system because my guess is that it's probably the opposite, you are probably aligning your spending or your values with what you're spending money on, and it should be the opposite.

J: Okay. So align your spending with your values.

L: Yeah.

J: Well, Lauren, I've appreciated this, it was a lot of fun. And everyone should go out and get your book, 'The Recovering Spender', and where can they find that?

L: They can find it in Barnes & Noble, on Amazon, at books-a-million, anywhere wherever books are sold.

J: Okay, well, thank you so much for being on the show, Lauren.

L: Thank you so much for having me, Jen.

J: Take care. Thank you so much for joining us today, and be sure to pick up a copy of Lauren's book of, 'The Recovery Spender'. Everyone can live a debt-free life and feel more financially secure. And be sure to join me next week when I talked with Judy Tsuei all about finding her own path and recovering from emotional pain. Judy subscribes to the philosophy that we have to feel it to heal it. So if you have some emotional baggage or something holding you back or someone you want to forgive, this episode for you. And don't forget a snag your copy of the free morning meditation guide by going to jenriday.com/meditation or you can text the word 'meditation' to 44222. Happy Halloween, everyone, make it a great week, and take care.

Outro: Thanks for listening to the Vibrant Happy Women podcast at www.jenriday.com.

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Episode 34: How to Stop Overspending with Lauren Greutman

<http://jenriday.com/34>