



# Money Mindset Lies with Marisa Peer



Has upbringing given you a misguided money mindset? Renowned therapist Marisa Peer says there's a mind over matter solution. Tune in and hear more.



**Marisa Peer**

**James:** Welcome back to SuperFastBusiness. I'm James Schramko. This is episode 880. And today, we have a very special guest, Marisa Peer, welcome to the call.

**Marisa:** Thank you. And that's very auspicious, eight, eight, I like that. That's a good sign.

**James:** It is a good sign. I had a friend of mine, a client actually, want to reserve episode 888 because he teaches people how to import from China. So I do like the numbers. You know, when I used to sell cars, a lot of my clients were Chinese, and they were particularly fond of the double eights. And if they could get a number plate with that in it, they would actually wait until it was the right time and aligned with the moon, etc. And if it had other numbers in it, they would not buy the car no matter what. So it was fascinating to see how much attachment people have to certain numbers.

So a little bit of background. I've met you through your husband, John, who I've known for quite some time. I've seen him at a number of events, we've done plenty of things together, he's a fantastic guy. The first time I met him, I think, was in Texas. I was sitting there at an event that someone else had organized, [Ryan Levesque](#), and he was telling me about his wonderful wife, and how she's able to help so many people with her techniques that are different from all the therapy techniques that everyone else knows, and how he really wants to take that out to the market and make it a big thing. And it looks like you've made it quite a big thing.

So he's been our connector. I know he does a lot of the organization, you mentioned him in your book, which I really enjoyed, *Tell Yourself A Better Lie*. I know you have a number of books, but that's the most recent one that I read. I've got all the rest on my Kindle. And you're now quite well known. When I mentioned to someone that I was heading off to do this call, they said, Oh, please say hello for me. A lot of my audience love you, Marisa, you've been very helpful to them.

**Marisa:** Oh, that's so nice. Thank you.

**James:** And I've been recommending your book, *I Am Enough*, to just about anyone in my coaching sphere who is going through mindset challenges, which is, seems to be an enormous amount of the population. And especially when you throw elections and pandemics at it, things start to move around. And I think for some people, they can be easily triggered, or move into a different phase of their life. And some of the tools and resources that you have developed are very helpful.

## **Getting to the root of money mindset**

The one that comes up a lot that I really do want to touch on is money mindset. And just for sort of a little bit of background, you have worked in the therapy field for quite some time. And over time, you actually started getting results much faster than traditional therapists who want to build up a relationship, and do this over a number of sessions, and deal with all the symptoms that are coming up.

And you just thought, this doesn't make so much sense. Why don't we just get straight to the root cause, which, it seems like, is often emotional? And seems to, in many cases, have been put there early on in life, and people are having bad behavior patterns, or ones that aren't that useful for them as a result of that without it ever having been resolved. Is that sort of a summary of what you've been doing?

**Marisa:** I think so. I think it is, because I worked with a lot of people who couldn't keep money, they could make it but they just couldn't keep it. And when I was tracking back to what on earth would make you get rid of all your money, it was really interesting, the stories that people have lined up for why they shouldn't have money. And most of them start very early.

You know, you only have to have a grandmother saying, Oh, a fool and his money are easily parted. Or when you have money and never know who your friends are, or well your dad's dying of an ulcer because he works all the time. Now that's the price you pay for your business, it kills you. And we don't realize that children download this like software.

Oh! Job kills you. My dad is lying on the sofa with a migraine because his business is killing him. And now his friend's run off with the money, and he just keeps talking about how it's the end of the world. And people pick this up, and then you go to school and people say, Oh, those posh people. They sold their soul to the devil. And they're such throwaway words, but children take everything as literal. Everything is literal.

My little girl says to me one day, Mommy, how does Philippa get up on the ceiling? I said, I don't know. She goes, But how does she get up there? And of course her friend was saying, I'm going to go up the wall if you do that. I'll go up the wall if you don't do that.

And because it's so literal, it's, when we hear people saying, You never know who your friends are when you have money. You can never live a happy life when you have money. People who have money are not good people. We really take it and think, Well, I want to be a good person. I shouldn't have money then.

And you know, a couple of things. I remember working with a client who was telling me that she had two parents, both very wealthy, both doctors, mother earned more than the father. And they were divorced, and every weekend, she'd go to visit the dad. Her mom was saying that, Tell your dad you need \$100 for school. Tell him you need \$100 for school trips.

She goes, My dad knew that the school trip was like \$30, but my mom says, Do not come home without that money. And every week, I had to ask him for money, and he'd look so sad, but he'd give me the money. He knew what my mother was like. He knew I was lying. I knew he knew. And I thought, when I grow up, I'll never ask anyone for money, ever. I'll never ask for money.

She says now, the weirdest thing is I can't bill my clients. I just leave that in, but my accountant thinks I'm insane. But I just have this block about asking for money. And that's where it came from. I want, never get, you know, a simple thing. We're in the store and my mom says, Oh, you can have a candy bar. And you come up and she goes, Who do you think you are? Don't embarrass me. Put that back. We can't afford that. Stop showing off. Never ask for anything. I want, never get... and you think, oh, you know.

And I, when I was a kid, such a silly thing. It was my 13th birthday. And my dad had promised me this money to buy this particular pair of trousers I wanted, and he hadn't given me the money, and I asked him for it. I don't know what was going on in his day, but he was so angry that he threw the money at me in coins.

And I remember thinking, I'll never ask anyone for money. I'm going to make my own money. I never ask anyone to give me anything now. I'm going to do it myself. And he didn't mean it. He wasn't a bad dad. He was obviously having a really bad day, and I guess he never asked his father, if anything, because his dad didn't have any money. So me asking him, and it was actually 13 pounds, I remember that all these years later. And I guess he just felt, it was so unjust that he had to give me this money.

And that affected me for years. I would never let men buy me anything. No, I'll get it. I'll get it. I pay my own way. I don't need your money. And now I love my husband buying me stuff, because I realize what a stupid belief that is. You have to think, I don't have to have that. That was my grandmother's belief.

I mean, so many women who say, I can't find a guy because men don't like women with money. Men don't like women who have more money than them. I need to be a waitress to find a boyfriend. I need to shut down my business, work in Starbucks just to find love. But that might have been true. It's not true now. You have to question your belief and get rid of it, and realize that you got it from your parents, they got it from their parents, and who knows where they got it from. But your beliefs are yours to change.

## **The stories behind the beliefs**

**James:** What caused you to change your beliefs about these stories into - as your book title says, tell yourself a better lie?

**Marisa:** Well, my story is probably quite a funny story, because my father was a very, very eminent head teacher. My mother was a beautiful, hysterical, really unfulfilled woman, lovely but just wasn't - she should have been a dancer, but she became an eminent head teacher's wife instead. And every day, my sister and I would watch this scene, my mother would get hysterical, lay on the floor, cry, break all the dishes, was always being taken to hospital, loved being in hospital. Never seen anyone light up like a Christmas tree. She'd never been happier than when she was in hospital having visitors, whereas for me, I think, I don't like that at all.

And I watched this play out every day, and I watched my father pick up his briefcase and go, stepping over my mother who was always lying on the floor hysterical, and he just ignored it. I remember thinking, that's what you do. When it all goes wrong, you better have a good job. In fact, you need a job that's so engrossing, it takes away the pain. And my sister says she noted it and thought, wow, you better find a husband that loves you more than you love them, because then they'll never step over your prostrate body and go to work and ignore you.

My brother says, he looked at it and thought, never marry a beautiful woman. They're hysterical. You don't want to take that on. So each of us saw exactly the same situation. But we each picked up our own interpretation. My sister's husband loved her far more, both of them, loved her far more than she loved them.

My brother picked someone who wasn't stunningly beautiful and hysterical. And I always went for a career that was deeply fulfilling, which is a great thing. But I really had to work on getting the relationship right, because I downloaded this belief, a great career, it fulfills you. The pain hurts less. When you got a good career and your relationship goes wrong, it's a good thing. It soothes you.

But I kind of had this belief, relationships always go wrong. You've got a good career, you'll be okay. But of course, it wasn't okay to have a good career. And I think my turn was, I was in my office and a client came in and he said, you know, Marisa, you have saved my marriage. My wife and I are so happy. He said, your husband is a lucky man.

I don't have the heart to say, actually I haven't got one, and I've never had one. I said, thank you. He said, Oh my god, it's amazing what you've done. We're so in love, we're having the best sex. And I'm thinking, I really ought to sort that bit out, too. So I just had a look at my past, and my programming, and it was really interesting.

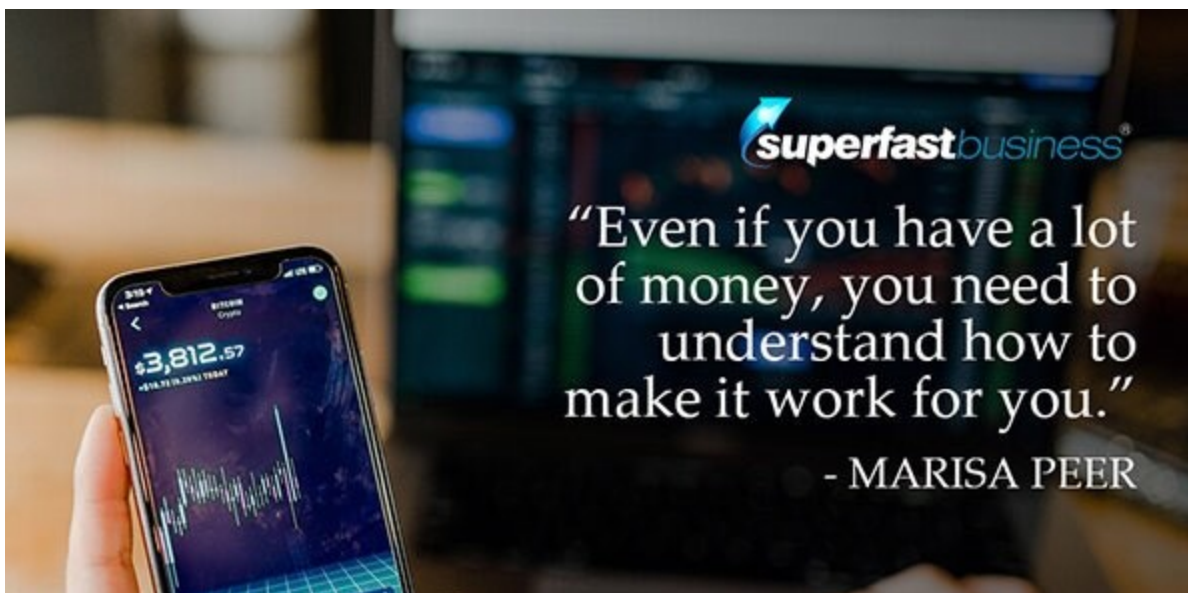
You should understand that when I was a little girl, my parents were so crazy that I was allowed to go live with my grandmother for a while. You know, my mother was always throwing herself down the stairs, threatening to take overdoses. My father was this very eminent professor, very academic. But it was a bit of a train wreck in the house. I went to live with my gran. And I was so happy there. But I always knew that I was a head teacher's daughter. I knew even at nine that there was no way they'd let me stay there for very long because it looked bad. This head teacher's daughter can't even live with her parents. Because I knew it couldn't last, but it was so lovely being there. I was so happy.

When I went into relationship, I would - Oh, yeah, this is great. It won't last though. It doesn't last. So I had a few amazing people that loved me, and I loved them. But I was always planning the end. And if I didn't plan the end, I had to act in a way that made the end happen, because I had a belief, you can have love, but you can't have it very long. Only for a little while.

The good stuff has to end, and because I believed that in a subconscious level, I would make my relationships end. But when I went back, someone said, it's like you get some chopsticks and you take it out. I extracted that belief and then everything changed on a dime. And I married my lovely husband, and we're very happy.

But our beliefs about money are set so early. And I've worked with many, many rock stars who say, Yeah, I just got rid of it all. I never felt I earned it. You know, I just kept buying stuff. Lottery winners, you probably know that 70 percent of lottery winners are completely broke in three years. Because if you've never learned investment and saving, if you get a paycheck every week, and you pay for something and then it's gone, when you have millions of dollars, you know, I'll buy a boat, I'll buy a yacht, I'll pay for some holidays, I'll do this.

But they don't understand because that's not their message. Their message is, we'll just spend it till it's gone. The only lottery winners who keep money are ones who already had some in the first place, or the ones who managed to get a very clever planner. And I've been amazed, I worked with some rock stars making so much money, it's like, how can you have nothing? They go, I don't know. I don't know.



But you must know. No, I don't. I don't know where it went. Because they sign ridiculous contracts. They don't read anything. They don't understand because they don't understand money. Whereas Mick Jagger studied accountancy. He's very smart. And Sting, too. Even if you have a lot of money, you need to understand how to make it work for you.



You need to get over that thing about asking for money is vulgar. Don't talk about money, never mention money. It's not what people do. Of course it is. And of course, the best thing about money is if you have a lot of money, and do good things with it, then you'll have even more money, because all the guilt about having it goes away when you think, well, I'm creating this free stuff because I have money.

## What you should and shouldn't say to your kids

**James:** Well, thank you for sharing some of those stories. There's so much in what you just said. One of the things that you mentioned is looking at your siblings and seeing what pattern could you form about your upbringing, what things are in common. You do mention that in your book as well, when you were doing therapy, you would ask a sibling about this person and see if their views were consistent or different, to find out where the root cause of that issue was.

I also really resonated with you living with your grandparents, because I spent a lot of time with my grandparents. And I think I took on a lot of the programming from my grandparents as well as my parents, which have actually caused me to have a better situation now than what some of my peers have not been exposed to.

Some of the things they told me were really good things, and some of the programming. But I did start to read self-development books, and I realized that a lot of the things that you hear people saying to their kids are extremely harmful. I, as a parent of five kids, have been exposed to a lot of other parents, you know, in playground settings, childcare settings, at the park.

The way people parent is often frightening, the things they say, the little lies they tell or the way that they try and manage their children is so damaging to the child. You'll be pleased to know that my little daughter when she's driving along in the backseat of the car, she goes, Daddy, I say yes. And she says, I am enough. And I'm like, Yes, yes, you are, Sweetie, you're enough.

And so how important do you think it is for parents listening to this, who are in business, as entrepreneurs, who might be sitting around on a computer a lot, while their kids are there, wondering why mommy or daddy is not paying them attention? How important is it for them to be aware of the programming that's happening, you know, right then and there, that could manifest down the track for their children when it comes to money mindset?

**Marisa:** When your kid is going to have a meeting with you, I want to have a meeting with you. Can I make a meeting? You realize that when they say, Mommy's always working, what they hear is mommy's always working because she likes work better than me. Daddy's always working. But you see, your child has a tag they put on. Daddy's always working, because he likes being there. Mommy's in the office, she must like being in the office more than me.

And it's very important with children that you say, Daddy goes to work, and Daddy loves his job, but he loves you more. He loves you more. But daddy's job is probably a bit like your playtime. That may not be the right word, but you have to make your children see that you're going to work because you like it. But nothing do you like on this planet more than them. And then one day they will actually like going to work.

And when your kid says, I need this new toy, you should never go, I don't know where the money is coming from, you've got enough toys. I say to my son, Well, you know, darling, if you want this toy, we're going to have to find a way for you to get this toy. So you're going to have to get like 500 stars. And we have to find something for them to do to get the stars to get this toy.

And you'll find that when they get the toy, they don't even care about the toy. They like the thing of, oh, I can do something to create these stars to get something, because nobody finds money, so I don't know about, We can't find the money. You monetize a talent, and small children do very well when they're taught, Okay, you're going to have to do these certain things around the house. And then when you've got all these stars, you can pick a day out. You can pick your particular evening to pick what's on television, what's for dinner, or maybe there's this little thing that you really want.

When you just keep giving them stuff, Oh, yeah, have that, here's my credit card, have that, they never learn the value. They like earning it rather than being given it. So just giving them the stuff is wrong, and telling them we can't have it, we can't find it, is also wrong. You know, I was a single parent for a while without surplus money.

My daughter goes, Mommy, can I have this Barbie? And I'd never go, No, we can't afford it. No, mommy hasn't got any money. I go, Yes, darling. You're going to have that Barbie. And you will have that Barbie, you're going to have that Barbie for Christmas, or you're going to get that Barbie at your birthday. So I would learn to say yes, even though I couldn't get it.

I didn't want her to hear no. I'd say, Yes, well, you know, we're going to go home and collect loads of your toys that you don't play with. And we're going to give those to a charity shop. And then you can have this Barbie. Because it's important for them to understand that they can get what they want, but they can't always get it then. But they might get it six months down the line, because then they learn to work for stuff.

But when they hear no, no, no, horse-riding lessons, are you kidding? We can't even afford to pay the electricity. Yeah, next year, Mommy's going to find a way of getting your horse-riding lessons. And you're going to find a way too. We're going to do stuff together. Because their little brains are really brilliant when you open them up to - I could find a way of getting this.

And some of them, they become entrepreneurs. They work out really early on what they can do, because what you love to do even at the age of seven and 14 is actually a key to your area of excellence. And it's amazing what they can do when you just open up that possibility of, is there something I could monetize here? And there always is.

**James:** So we're basically intervening the whole requirement for them to get their stories, and then question them later and then change their story to give them a better life. We can actually get in there early and give them a good story to start with.

**Marisa:** Yeah, maybe something as simple as picking up daddy and mommy's shoes and putting them in the cupboard, I mean it doesn't matter what they do. It might be completely mindless, but it's important for them to see I do something. The other thing is, don't give them hideous things. If you give them horrible chores, like you got to clean the toilet, then they learn, Oh, I've got to do what I hate to make money. And that's not good either.

Give them something that makes them feel quite proud and that they can do, even if they can't do it very well. Because then they learn, oh, I can do stuff that's quite fun. And I can earn money doing it, and I can go out and get the things I like, while doing what I like. You know, it's like, your kid makes a cake. And of course, the kitchen's a complete mess. But that's not really that important. It's all about, are they learning to do stuff? And it's really interesting for them. So there's a lot to do to start a budding entrepreneur really early.

**James:** Well, I've noticed my daughter just wants to do what we do. That's the bottom line. I've made a conscious effort to not be working when I'm around her as much as possible. She's hardly actually seen me work. But she loves to come in here and play with the studio buttons. And she quite often will walk in while I'm coaching. If I do that on a day when she's around, she's basically going to just get involved and doesn't really think anything of it.

I love having another opportunity to see if I can do a better job this time than with some of the other kids. So it's something I don't think you ever master. But these are great insights. You've really given us some useful things. So we should avoid the words that probably our parents used on us. Like, we can't afford that, money doesn't grow on trees, money's evil. So thinking about the associations we're making when we have this communication.

**Marisa:** I can't find the money.

## The question of tech exposure

**James:** I can't find the money. Yeah, I think definitely, Australians are very likely to say, We can't afford it. And the other thing that comes up a lot is this sort of, in my world, a lot of the people in my field are working on computers, because we're predominantly online businesses. And the children are going to be quite often given a fair bit of access to tech.

They may be more open-minded about tech than traditional industry parents who have jobs in retail or factories, etc. I've seen it go too far. Certainly, it's something I've corrected on with kids, too much tech. And just, like, away you go, the escape.

We're hearing from big companies, like Facebook, or whatever else they call themselves these days, where they really wanted people to plug in even more with their Metaverse. Maybe the habits that are being formed there, we're at a critical point in time, where, as parents, the stories we tell our kids need to cater for what could be coming around the corner.

How much do you think that should be concerning parents? And if they're in an online business, do they want to be proud of the online and encourage tech? Or do they want to be more conservative about it, because they know how bad it can go?

**Marisa:** Well, it's interesting that a lot of tech giants won't allow their kids to have Wi Fi in their bedroom because they know how addictive it is. And you know, there's a whole generation now. My daughter, for instance. I mean, she's amazing, but when she's having dinner, when she's cooking in the kitchen, she's unable to do anything, really, without having her iPad on.

And they're always on their phone. Now when the cinema, when the lights go up, everyone's on their screen. Now they will sit at home watching a movie, but they actually look at their screen, they look at their laptop, and then we become addicted to it.

But the hardest thing is that so many kids, their friends are all online friends. They got 500 followers, 900 friends on Instagram, but when they have a bad day, no one's turning up to say, you know, Your boyfriend's an idiot, I know he cheated, let's go out for ice cream, let's go to the mall. Because they have online friends. But they're not real friends.

There are people dating someone for two years, they never meet. They don't even speak on the phone. I don't understand why. They never leave messages. They text. Mom, we don't speak on the phone. We just text. She'll say, Yeah, I'm texting my boyfriend. Don't you talk? Yeah, I talk to him on text. It's just a little weird, I think.

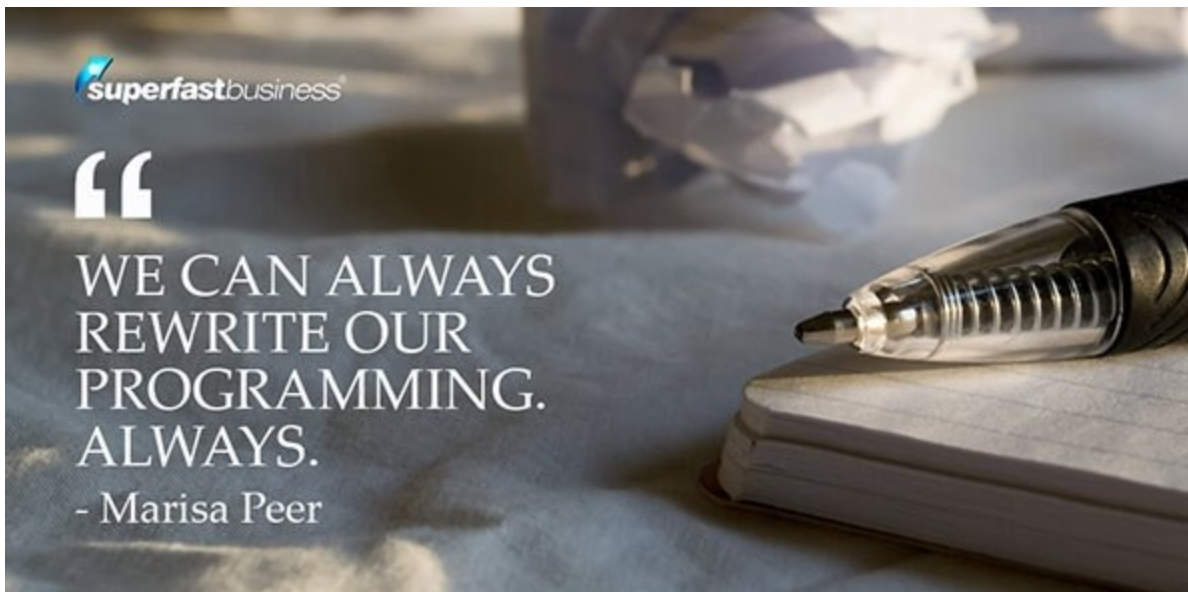
And now of course, we have places like Japan where you can rent a robot to be your friend. You can rent a robot to walk your dog. You can rent a robot to be your security. It's like, but what happened to people? Now you know, in 10 years, there'll be no car drivers, there'll be no traffic wardens. There'll be no tellers in the bank. We're using machines for everything, some good, but the human cost of that is going to be immense, the cost already, you know. Used to be that if you got bullied at school that was probably you could go home at four o'clock, and you had a break until nine o'clock the next morning. Now, trolling is a 24-hour day thing.

And I think it's terrible what's happening to this whole generation that are being bullied by things on the media. They go on a screen and go, You rate me. And it goes, Well, you're a two out of 10. And then that destroys their day. I mean, there's good things. My mother could speak to all her grandchildren on Zoom, on FaceTime. That opened up a whole world for her, because she was a little lonely.

But I do worry a lot about our kids who do everything on - they shop on Amazon, they talk, well, not on Amazon, but they shop, they talk, they interact, they hang out, but they don't seem to socialize very much. They don't even go on dates anymore. It's the weirdest thing. They sit on their sofa, having a date with someone on their sofa. It's really wrong. And I think that's not going to end well for a lot of people.

## Rewriting that childhood programming

**James:** So it's probably a good time for people to start looking at self-diagnosis, like, is the life they're living just an extrapolation of the beliefs that they got programmed with when they're young? And can they rewrite that program and change their life? That's something I think you would advocate for, and that you've been helping people with.



**Marisa:** Yeah. I mean, we can always rewrite our programming. Always. We can always look at the story and go, Well, you know, so if my mom said, don't trust anyone. One of my friends told me ages ago that his dad said, Jump and I'll catch you, and as he jumped, he turned and said, Never trust anyone. They're all liars. And that was his belief. Okay? You can't even trust your own shadow. But that was his father's story, which he kind of forced on this kid.

And you have to come out and say, Why do I believe that? Who told me that? Do they know men don't like strong women? Well, that's not true for Michelle Obama. Why am I believing this? So the way we do it is, you see, when you question a belief, you don't believe it. That's why the religious say, never question the priest, never question the rabbi, he knows. Because they know, if you question it....



“When you question a belief you already don't believe it. So question your beliefs. Challenge them, and then change them.”

- Marisa Peer

But your little girl will say soon, Daddy, how come Father Christmas gets down the chimney? How come the reindeer....? I don't understand. How does he get around the world? And when they ask that, you know, Oh, they're starting to doubt it. Because when you question a belief, you already don't believe it. So question your beliefs. Challenge them, and then change them.

Men love strong women. There's lots of men being elated they've got a strong wife who may earn more money than them. Men don't leave you because you get old. That's a crazy idea, because they get old too. People don't not like you if you have money. Is it lonely at the top? Indeed, it's very crowded at the bottom. It's good to be amongst the best. Confidence is really sexy.

People like it when you say, I'm really good at my job. Ever met a surgeon who goes, I'm actually terrible at my job, but you know, never mind, let's get you in the operating theater now? Ever met a pilot who goes, I'm useless at my job? I have good days but I'm pretty sh\*t really. We want our pilots, our surgeons, our teachers to go, Hey, I'm amazing.



You send your kid to this school, I'll give you back an amazing person. We want the pilots to say, Don't worry about this turbulence. I'm the best Qantas pilot ever. And I do this flight, this route every week. And it's just a little bit of turbulence. So confidence is sexy. It's reassuring. If you can't say to someone, Hey, I'm really good. This is my gift. If you can't tell them that yourself, how can they believe it?

And people who are good say, I'm great at IT. I'm fantastic at leading a team. Nobody can kayak better than me, or I'm really good at writing this. We've been structuring this thing. And I think we should be telling kids, You're not better than anyone. And they're not better than you. But tell me what you're gifted at, because everyone has a gift at something, you know?

Even if it's a gift...they had in England years ago, they kept finding these 14-year-old kids with half a tennis ball in their pocket. This was the police, and they'd stop and search, and one of them said, Well, you know, when you go to Mercedes and Porsches, you put the tennis ball on, you hit it, and the air disables the locking system. I mean, those kids obviously should be working with Porsche and Mercedes, because that's a gift if you can work them out, rather like the guy in Catch Me If You Can, who is now working for the FBI. You could have a great gift. It might be cracking safes, but you can monetize that.

**James:** Yeah, that's very positive. You know, the Santa Claus one is an interesting one. Like, you know it's a lie. And the interesting one is like, there seems to be for me some parallels between that and religion where there's a chance if you grew up in a family that's a certain religious type, and they take you to the indoctrination place and teach you these belief systems at a young age, that it would be very, very conflicting to want to rewrite that story. In fact, it would even, in some cases, mean you're completely ostracized from a whole community.

**Marisa:** Yeah. It can be.

## Are fantasy and make-believe bad?

**James:** What is the advice regarding Santa Claus? Is it okay to have this fantasy that you know is actually a lie for a child and then for them...? Does that mean that they start to wonder what else they can't believe that you've endorsed that then turned out to not be true?

**Marisa:** I used to love to say that even though you shouldn't believe in magic, or you know, I love Roald Dahl. He said only people who believe in magic ever get to see it and experience it. And he lived in a world of make-believe. But that was wonderful for children. You wouldn't say to your kid, You can't read Harry Potter. It's all nonsense. It's not real. Harry Potter made kids love reading. And I think a world of make-believe is a wonderful thing, when your life isn't great, and you can escape it

When I was a kid, I used to read Enid Blyton. It was all about the magic forest and the elves, and I could escape into that world under the covers. And it was such a lovely world to escape in. It's no different to saying, I'm watching Star Wars as an adult, or I'm getting lost in this novel about Lord of the Rings.

And I think a world where everything is correct and true and accurate is a very sad world, because how do we know what's true? What's true is what you believe to be true. If you believe people are good people, you'll go out and you'll find that. If you believe they're horrible, you'll find that. If you believe all dogs are vicious creatures and are snappy, you now have an energy around dogs that makes them nervous, they become snappy.

If you believe that cats are the most wonderful mystical, magical things in the world that just love you, they will treat you that way. I hate cats, they're scratchy, horrible, alien things. So you know, we think a belief, but our beliefs become our energy. And they radiate back. So if you believe in healing, you'll find that you can have more impact.

If someone says, you know, Yeah, I got cancer, and I really believed I could visualize making the natural killer cells, and they would find the cancer cells, it was like a whole Pac Man game, and it worked - why is that working? Well, a belief is a thought you think a lot until it becomes real. And if you go to places like Lourdes or if you go to Haiti, and you see what we call voodoo and witchcraft, or if you go to Africa where they point the bone at you, the belief becomes real. It isn't just a belief.

And we've heard a lot about people who believe they're cursed and are going to die. And medical intervention hasn't stopped that. So really know that a thought you think becomes real. After all, if you think an embarrassing thought, you blush. Is that really an embarrassing thought? Or who knows? If you think a sexual thought, you become very aroused, especially men, they get an erection when they think a thought, of course that's real.

If you think about eating, your stomach rumbles. If you think about something sad, your eyes will fill up with tears. So does it matter if it's real? What matters is, our body makes it real. And so I don't think there's anything wrong with the world of make-believe.

And years ago, I used to fly a lot. My daughter goes, Mommy, how do I know you're safe? I said, Darling, I've got a little pink Angel I carry everywhere. And that makes me safe. And I gave her one, too. When she was about 18, she goes, Mom, I always put this in my bra when I get on a plane, because I believe it makes me safe. And it didn't make her safe. But it made her believe that she was safe, which made her act differently. She didn't go, Oh my god, we're going to crash. She always was very, you know, I'm safe, I feel safe, because safety often is a state of mind.

So I think anything you can do that makes you feel good. And does it matter if it's make-believe? If you believe you're divinely protected, that your thoughts are stopping you getting COVID, I think whatever you believe, if it helps you, it's okay. I mean, who's going to say, That's not right, because you're making everyone else get COVID? But there are people who believe they've got such an amazing immune system.

And of course, to get sick, you have to be mentally, physically and emotionally out. And there are people who are around sickness and never get ill, because they believe that their immune system is like, just perfect. And that's actually a very good belief to have.

**James:** Yeah, that's interesting. I mean, even scientifically, I know the placebo effect can be proven and validated. I think something like 30 percent of people will actually feel better from a placebo.

**Marisa:** Oh yeah. And nocebo, where you expect to get ill, and you get ill. And that's about 70 percent. 70 percent of you turning up at the doctor's and indeed in ER, have real illnesses. But they're not caused by a diseased organ. They're caused by diseased thinking - Oh, it's flu season, everyone in my office is sick, you know, I've got this SAD thing. So doctors find it really hard now, because our illnesses are real. But it's our thinking that's causing so many of them.

### **Where positive thinking doesn't click**

**James:** You know, we're sort of bordering on the sort of alter ego discussion of having artifacts and tokens and things that can help you. Obviously, what's going on in the world, recently, doesn't seem like mainstream media or politicians are really up with the positive thinking's side of things, a lot of the messaging.

**Marisa:** It doesn't sell papers, that's the problem. Good news doesn't sell papers. And they were doing, do you know Big Brother? You already have Big Brother, I'm sure, in Australia. And there was one year where this really lovely Christian guy won, and it just didn't work for them. He wasn't interesting on chat shows.

So they said, Okay, no, only the crazy people can win now, because there's no headlines in good news. People love drama. And it's a shame, but they like that, it's exciting. It's bonding. It's well, really, one of the things that's bonding the most is gossip. And so you've got to find someone that's willing to be very gossipy and mean and bitchy, because people are like, I want to know about that.

**James:** If it bleeds, it leads.

**Marisa:** Yeah, exactly.

**James:** I think reading that book Sapiens that talks about how gossip and especially women were sort of responsible for helping communicate things around the village, it was a part of our background. You know, talking about things, you said, if it's good, and it's fantasy, or magical, or whatever, I imagine for many people, video games might take on that role.

But then it might at some point, it could start to be at the detriment of their progress or development and resilience and survival in the world if they spend too much time sitting at their chair, for example.

**Marisa:** Yeah. I think something like Game of Thrones, you know, that was so bonding - oh my god, Game of Thrones, sit down, watch it, linger. Oh my god, did you see what happened?

**James:** Or the ending.

**Marisa:** Yeah, the ending. Or, you know, the what was it, the Battle of the Brothers or the Ruby Wedding.

**James:** The Red Wedding.

**Marisa:** The Red Wedding. They become very bonding. We talk about it all. And so what's called an appointment to view television where families sit down together and watch and then you talk about it, that's a good thing. And of course, Game of Thrones was entire fantasy, because it was based on the battle of the Tudors.

But I think, everything, if that creates, we would bond together, like, dragons, like the nerds used to have dragons and dungeons. And now, that's become highly desirable. I think it's fine. I think we shouldn't say to our kid, oh, you're getting lost in something that's not real. You know, everyone needs to escape. But it's the same as saying, why'd you go on holiday? Hawaii is not real. You live in the middle of a hole. You shouldn't be getting on a plane or going to a place with white sand and turquoise sea, because you live in an industrial city.

But we know that a little escapism, a little holiday, a little something, a little escapism at the weekend is actually very good. So I think it's a shame we're trying to make life real, because what is real anyway? Real is what you think is real.

## Addressing the fear of what could happen

**James:** That's very good. So just two more questions. One is, what would you say to the entrepreneur who's saying, Wow, things are going really well right now. My business is good. My team's good. My customers are great. I'm making good money. But I have this anxiety that it could all stop tomorrow.

**Marisa:** Yeah, well, I think again, that's the programming - no one can have it all, something's got to give, you know, you're never safe when you work for yourself, you need to work for the man, probably woman as well as the man, and then you get paid holiday. And that's your security. And we have to understand that that just isn't true anymore.

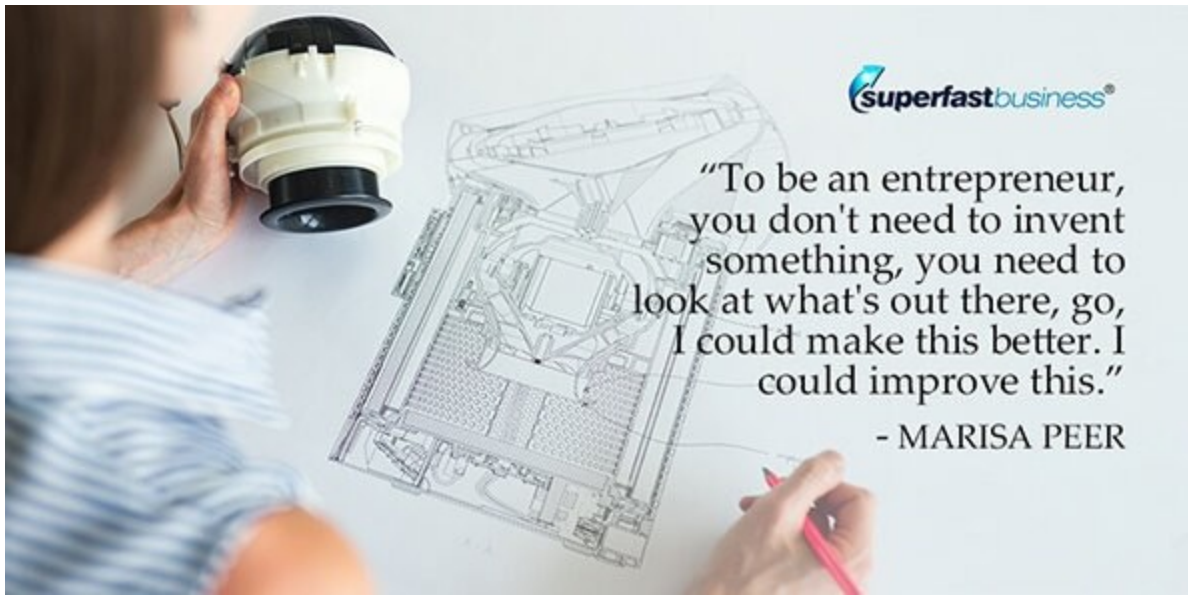
If you have an entrepreneuring mind and you can build a business, you can build another one, and you can build another one, because now you have a template of building a business. And rather than worrying about, Oh my god, what if it all goes wrong? You need to keep thinking, what did I do? It's like if you write a book, when I wrote my book, my agency is, That's great. But where's the next one? Oh no, I could only write one. Don't be ridiculous. I said, No, that was it. They said, That's not it. If you can write one, you can write 10. And now I've just written my eighth book, and of course I'm glad it was my agent. Because it was JK Rowling's agent, very smart.

He says, You know, part of writing is just put bum on seat, just sit down and write and don't go anywhere. You know, just get on with it. So I think if you're an entrepreneur, and you've created a great business, rather than worrying about, is it going to come crashing down, maybe create a second one or a third one, or create one for someone else, or become a partner with someone else, so that you feel a little safe because you've got more than one business.

Some of the smartest people don't even do anything new. Like, Dyson, he didn't invent a vacuum. He took a vacuum and said, he was watching his wife and all the dust coming out of the bag. So he took an original product and made it better. People have done that with sanitary products, and cans of tuna fish...

**James:** Music players.

**Marisa:** Banks. Yeah, the girl, you know, Sara, I've forgotten her name. I know her very well, who created Spanx. Spanx wasn't new control underwear. It had been around since the 50s. But she made it better. Lululemon just took a little stretchy black leggings, and charge \$200 for them, but they were better than everyone else's.



To be an entrepreneur, you don't need to invent something, you need to look at what's out there, go, I could make this better. I could improve this. And that's what's so amazing about being entrepreneurs. They often take someone else's idea, but they massively improve it.

**James:** I get teased sometimes for liking Lululemon. This is actually a Lululemon T-shirt.

**Marisa:** Lululemon is great. All those people, anyone who's got the ability to take something and improve it should be applauded.

## When the bad stuff drives you to succeed

**James:** The final question I wanted to ask you - by the way, you're absolutely brilliant. Like I'm really listening intently, and I can hear so much in your answers. I just hope my audience are realizing how rich - you've given, like, examples and examples within your words, as someone who's read a little bit up on things like Ericksonian hypnosis, and I have an appreciation for the way you communicate, it's so, so rich. It's like everything you say, is very, very good.

The thing I encounter a lot is people who have had some kind of trauma happen to them in the past. Maybe they were molested, seems very common actually in Western society, people have had molestation or something that happened to them as a kid where they didn't have control. And I think it often emerges in the type of people I tend to work with, driven people often want to go out and succeed.

For context, I used to work at Mercedes-Benz, and I dealt with the very, very wealthy people. And I also, in my surfing passion, have encountered a scenario where a lot of the world champions have had difficult childhoods. It seems like there is a link between setbacks at an early age and a desire to make \$10 million a year or a desire to have control or to be the driver now. Could you just comment about this sort of trend that I see?

**Marisa:** Yeah, I think some people who have a horrible beginning have that I'll show you attitude. You will never amount to anything, or nothing is going to work out in this family. I think first of all, you have an I'll show you, I'll show you. But I think the second thing is that when you're a child, and everything is controlled by other people, they decide what you wear, what you eat, what time you go to bed, what you're going to do, I think people who come from very controlling parents often grow up and think, right, they say, I'm not going to work for anybody. I'm going to build my own empire, no one's going to tell me what to do.



And that can be, you know, if you look at Rupert Murdoch's empire, you can see that going on there. You can see it in the Kennedy family, you can see it in lots of different dynasties where people who have been very controlled, it's the same as people being in a coat. When they escape, they often have this no one's going to tell me what to do. Very rigid parents often bring up children who aren't rigid at all. They're the opposite.

They go, I'm going to do what I want. I'm going to do it my way. And that's why we love that Frank Sinatra, everybody loves that song My Way, because I'm going to do it my way. And when you think, I'll do it my way, then you can do anything your way. I mean, Maria Montessori reinvented education.

I took therapy and thought, you know, it's just a kind of weird thing. The only reason therapy doesn't work online, in people's heads, is because when therapy was invented, there weren't computer screens. We didn't even have telephones. Of course, no one had phone therapy or screen. You had to go to a shrink and sit in the chair. But that was just because it was invented before there were screens. And now we realize that on-screen therapy, Zoom-screen therapy, is often better than face-to-face, because the client feels better.

I work with many police officers. I'd never go to a therapist's office, but I can sit in my kitchen and work with you, and I feel safe. I know that no one's going to see me going into the therapist and then go, Oh, he's having his head looked at, he's obviously falling apart, which isn't true. And so, so many things we just accept, that's the way it is. You know, it's like, who would have thought that people wouldn't read books?

But actually, there was a thing about 10 years ago saying nobody would go to book shops, nobody would go to stores, but they forgot we like to touch the books. We like to touch the avocados and the apples. And so the belief that high streets would disintegrate just isn't true.

But I think when you have that belief that I'm going to control my own ship, I'm going to do what I want, my way, and for me, it was, I'm going to take therapy and change it. Einstein always said to simplify the world, why not simplify therapy? Why does it have to be so confusing? Why does it have to be so long?

No one says I'm going to A & E, I've got a broken leg, but I've got to build a long relationship with this doctor here. And then I got to go and build another relationship with my dentist, I'm like, are we going to go home in pain? Could you fix me now? But why shouldn't that be the same way with therapy or indeed anything?

And I think now we're looking again, at teaching, the way kids are taught in schools, it's so outdated. There are people all over the world who are revolutionizing teaching now, and realizing that they can teach their kids. I'm not necessarily saying homeschooling is always right, because I think a huge part of school is being social. I think that's one of the biggest things about going to school, having friends and hanging out with the opposite sex and learning to be social.

But there are a lot of people who are finding different ways of schooling. And the whole prison system, everything that we look at, and going, that works. And someone's going, No, no. Actually they come over here, what we're doing in Finland, with our jail system, it's way better than yours. And the whole world is learning that if you look at things differently, the things you look at become different.

**James:** I love that. I remember Wayne Dyer said something like that.

**Marisa:** He said, When you change the way you look at things, the things you look at change.

**James:** I remember that.

**Marisa:** I always say, You can't change your family, but you can change your family.

**James:** It's like that thing where you do your hand clockwise, and then you look down and it's anti-clockwise. Perspective. This is brilliant.

## **Want more of Marisa?**

So I imagine some people listening to this might be interested to learn more about you, Marisa. And obviously, you've got eight books, I know that. You have a book for people who want to learn how to do what you do, using your RTT method.

Tell Yourself A Better Lie is the one that I was reading, and I really enjoyed that. I think the thing that was interesting for me about that is the chapters where you take people through case studies, because that's a great way to see a transformation happening over and over again, to learn the different ways that you approach it.

I picked up a lot about your methodology, which was brilliant, and how you get to shorten that process and how you get the results so quickly. Little things, like asking people to add "because". There's so much I could relate to from a marketing perspective there. I love everything you do. You've got a lot of fans within my own community. Where can we find out more about Marisa?

**Marisa:** If you want to have some free audios on how to get rid of money blocks, or indeed relationship blocks or wealth blocks, go to [marisapeer.com](http://marisapeer.com). And we have a lot of free audios. We don't ask for your credit card number, and you can take money blocks, wealth blocks, however, they're all free. Take whatever you want.

If you want to learn to do what I do and to become an RTT therapist, which doesn't involve three years at college, doesn't involve any background in therapy, because the training is very thorough, you can do it online and live, then go to [rtt.com](http://rtt.com). And if you want to join the I Am Enough movement and get lots of these stories, lots of these little bracelets that say I'm enough, go to [iamenough.com](http://iamenough.com).

So my three websites, [iamenough.com](http://iamenough.com) for free products, [rtt.com](http://rtt.com) to either train in it or to find someone that does what I do, We've got lots of them in Australia. We've got Sally Anne Guthrie, one of our amazing therapists in Australia. And we've got Rebekah King. So we've got great people in Australia doing phenomenal work. Go to [rtt.com](http://rtt.com), you can find someone, or indeed, you can do what I do. It's the best job in the world. Plus what's so cool is you work your own hours, set your own fees, and actually be there for your children.

One of the things I love about RTT is for single parents, women especially, it's one of the rare jobs where you can think, I can work around my kids' school. I can work just a couple of hours a day, or I can work at the weekends. I can do whatever I like. It's a very parent-friendly career. So you can find out more at [rtt.com](http://rtt.com). But if you want some great products, just go to [marisapeer.com](http://marisapeer.com). And my new book, Tell Yourself A Better Lie, is out on the 10th of January.

**James:** Love it. Thank you so much, Marisa. It's been something I've looked forward to for weeks now, immersing myself in your methodologies. Of course, I've been aware of you and your business through your wonderful husband, John. So your client was right, you do have a wonderful husband, lucky man.

This is episode 880. So we'll put up a transcription and links to all of your websites there on [superfastbusiness.com](http://superfastbusiness.com). Thank you so much for sharing with us, and giving us such great actionable insights.

### Things kids pick up

**Marisa:** Thanks for showing us how to be a great dad, because it sounds like you're doing such a great job now. And there's nothing better, really.

**James:** It's absolutely the number one best thing, is to be a parent of such a wonderful little child. And of course, some bigger kids out there, continuously evolving. Had something really special happen the other day, my oldest son and I were messaging, believe it or not. He's currently teaching people how to sell, in a solar agency that he's working in, and he's like, Dad, this stuff all seems very familiar to me. I feel like I'm a natural at it.

And he sent me across this training that he developed for his team. And it was fantastic. He was like, really amazing. I just remember like, he used to sit with me when I was reading all my sales books and teaching my sales teams. And he was really my first long-term case study of that. And it's all inside him.

I'm super aware that the stories that go in there, that programming, will manifest down the track. So as a parent, it's such a huge challenge. But it's also incredibly rewarding. And I really appreciate our discussion today.

**Marisa:** Yeah, my dad used to always say to me, Helping people is what life is all about. Because he was a real hands-on head teacher. He did all his paperwork in his own time, because he wanted to be with the kids. And he'd always say, you know, You've got to make every kid feel important. And I know I became a therapist because that's what, rather like you and your son, I watched him help people.

And he got so much satisfaction, so much joy from it, when he died, he's like, I've had the best life and I've had the best job. And that really impacted me, that all his joy in life came from helping other people. So we're always impacting our kids. And my daughter said to me once, Mommy, you know, I've never asked you a question that you couldn't answer. And she said, You always showed me how to have a brand, how to have your own message, because I had the I Am Enough movement.

And now she's an artist. And she's very much got a brand of, you know, the art to turn your broken heart into art. And every time she had a broken heart, she would do art on it and slogan T-shirts, and it's really good. And she said, Yeah, you influenced me all the time, because you were building your brand. And I'm a little kid of five, but I was actually building my brand right next to you without even knowing it.

And so, you know, our kids are like sponges. And if you know you influence, just influence them in the best way. And then they'll be like you, they'll do something and maybe do something completely different. But they'll learn. I can be a chef, I can be whatever I want, because I saw my parent go out and get it. And I'm going to do the same thing. And that's a wonderful thing.

**James:** Well, I think you've done a great job of it.

**Marisa:** Well, I think you have too. Amazing. Thank you so much. It's been amazing. I've loved every minute.

**James:** Thank you, Marisa.

**Marisa:** You're welcome. Take care. Lots of love.

**James:** Bye bye.



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