Intro and Money Mindset Setup

So like the world's wisdom would say, you've got anxiety, so like you should just do like a cold plunge or you should do this. Now I believe in that stuff.

I do that stuff. I think it's phenomenal. And at the same time, when you pray for someone who's sick and you see them get healed, or you take some of your paycheck and you help someone who's in poverty, how anxious do you feel?

None. Right? When you, when you know what I'm saying? Like when you pray with someone for hours and you know, or even 10 minutes and you see them get huge breakthroughs and they're completely eternally transformed.

Like even you, I start working with you. It's like, I'm just enjoying watching you like on this call, like, man, you're such a different person. Like how depressed are you?

You're not. And so I think that there's a lot of like good, practical, true, like earthly, worldly, like humanistic perspective. Like, you know, yeah, like that's true.

Like these methods and these tools and like, they all are great. And, right, kingdom trumps all. Welcome to Take Back My Brain with Lori Hammer, where real healing starts in the brain.

I'm Lori, a functional nutritionist and mom who's walked the path from anxiety and burnout to clarity and calm. Each week, we're going to dive into brain-based tools like amino acid therapy, gut health, fasting, and faith to help you reclaim your energy, emotions, and sense of self.

Welcome back to Take Back My Brain, where we talk faith, function, and freedom, body, mind, and spirit. I am super excited about today's episode because we are going to be diving into one of those taboo topics we're going to talk about money today.

Let's go. My guest today is Jeremy Krulikowski. Jeremy, welcome to the podcast. Hammer time, baby. Let's go. Oh my goodness. It's so good to have you on the podcast, Jeremy.

I've been waiting a long time to connect for sure. We were just talking about how much you've transformed personally, even in your own beliefs and your own mindset and your business and it's just booming.

We both remember when that wasn't the case. It wasn't. Jeremy was a huge catalyst in helping me switch my mindset about money and helping with debt. so much more.

I am forever grateful for you, Jeremy. You put in the work, praise the Lord, but you put in the work and you were super coachable. I remember just challenging you on things and you just were like, it was just like, I don't know if I would like this, but you would just do it anyway and you would empty your cup.

Jeremy's Background and Poverty Mindset

put in the work and yeah I just remember like how timid you were and like even going live and like and here you are just crushing it on these shows and like seeing all your posts so if you're not following Lori on Instagram or whatever you're posting all your cool stuff your organic stuff yeah like do it because you're putting out great content it's awesome thank you thank you so much well man I appreciate you and your program it definitely was life-changing for me and clearly spilled over into my family so You have an amazing story.

You went from Bible school student to now this amazing coach and business owner and you're radically changing

the world about their mindset on money and so much more.

Can you give us where you started and where you are now? man. Oh, yeah. I know that's loaded. Yeah. I mean, I mean, I just think I'm losing track now.

But I think it was 11 or 12 years ago, I was like a janitor making 12 bucks an hour, right? So I didn't come from money, but money will come from me. I didn't come from a wealthy family, but a wealthy family will come from me.

I didn't have that. My dad was a school teacher. My mom was an entrepreneur. She was a comedian. That's probably where I get my sense of humor. She just cut up and class clown.

Even with that, it wasn't like big business or anything. She didn't really have any employees. I didn't have a a background when it comes to the by the way, that's Laurie's dogs want to make an appearance on the show.

So like, we're just going to own it. We're not even going to like apologize for it. They're just awesome. They're your psychs co host. So um, so yeah, like I, yeah, I mean, that's just kind of how it started, right?

I started off broke, my life broke, I was poor most of my life, we grew up talking about trips and vacations never would really go you know just you know it was funny is even i remember just even as a kid you go from eating out at kind of like nicer restaurants and then eventually you're going more to fast food and eventually like that's all you ever go do and just kind of like is a subtle communicator like you know your parents don't have to say money is a problem with they can just it just you know you just feel like clearly like we just know it's there like all these people are going on vacations we're not you know nice places we're not like all these you know like have like decent cars that aren't like 20 years old we don't you know so Yeah, I mean, so yeah, I mean, just money was just always tight, you know, so I mean, I don't even know what kind of limiting beliefs, but I mean, definitely, I mean, just times, right?

Like, I, poverty mentality was all I knew, I didn't know what it would be like to have abundance or have more than enough or be able to travel or give lavishly or do amazing things like, you know, take, I never thought that was even it wasn't even like in my reality.

Right. Cause you know, you just weren't in that class of people is what I always told, you know, we're, we're not white collar people. We are blue collar people.

Yeah. Yeah. Totally. So we just didn't have that. And then when we got married, I mean, I was, we were broke too and making 11, nine, nine, eight, 10 or whatever.

12 bucks an hour. So I mean, and then we got pregnant after a few months and then my wife stayed home. And so I mean, yeah, we were just it was tight, you know, and so I went from that.

But then there just came a point where after just a few years of living like that, we're like, you know, we're just tired. We're sick of just being broke.

And I think that that's what everyone has to have is that just be honest with yourself. That's step one of, I'm tired of living like this. Allowing yourself to want, I think especially a lot of Christians, even non-Christians too, because some people just, they don't let themselves dream, right?

Because if they dream, they have to face the reality that it might not work. And we've all can relate. right to having dreams, aspirations and goals and you just never happens.

And so you're just like, well, it's just, it's kind of like you had a bad relationship with someone. So like, I'm just never going to date again. So I don't have to get my heart broken.

Right. It's the same thing with money, right? Well, I'm just not going to set an income goal or I'm not going to set, you know, think about that business or I'm not going to think about, you know, being able to make this certain amount of money or it's just because, because then I don't have to get upset if it doesn't happen.

So you just settle. You know, but I got sick of it. I was sick of being broke, living in a drug infested neighborhood, not being able to adopt, not be able to buy a house, not be able to have my own business, not be able to see my kids during the day.

I was just like, I'm sick of this, you know? And then I just kind of opened up the journey of start educating yourself, which is what people are doing here.

So kudos to you if you're watching. Yeah, absolutely kudos to you for watching. There's so like coming out of that mindset, like what took you out of that, that poverty, like non-dreaming mindset?

I mean, so, I mean, there's like a financial program we went through. I won't name names, but it was helpful like for some stuff, but didn't really get me into that dreaming.

I think honestly was getting, it was the first coaching program I signed up for where I was around people that thought bigger than me. You know, I mean, I was, I think the, I started seeing people that were like spiritual healers could channeling the universe and make, I made $50,000 this month.

And I'm like, what the heck is going? I mean, at first you're like, this has to be a joke, right? There's no way then you meet someone else that's like, I help single men find the love of their life, but I've never had a relationship or something, whatever.

It's like, I made $50,000 this month. And so I just started seeing people. And then I think, yeah, like getting in a community where I started to meet people that And that's what's really trippy Lori is that whenever you start to hang out with people that are wealthy, you start to realize a lot of them have similar stories and backgrounds and some of them need to even say this and it sounds arrogant, but it's like you realize, you know, I'm not that less intelligent than you, you know, or I'm not like, or maybe I actually think I'm harder working than you or I've got more grit or I've been through some stuff, but you know, they just worked hard and smart and maybe just found the right opportunity or like didn't give up or met the right person.

And they just like, you know, took off.

Shifting Beliefs Through Community and Growth

So I think like meeting people and realizing that it's so possible to go from rags to riches. You just have to. I mean, my favorite verse is Proverbs 13-20, whoever walks the wise becomes wise, but they can feel the fools will suffer harm.

So same thing with your health, right? I'm sure you can relate, like, people that come to you sick, how many of them have really fit healthy friends? Yeah, but barely any of them.

Yeah, exactly. Right. But like, if you start hanging around, like I started, I just recently joined another group. I'm with a friend, Steve Weatherford, great guy, but I mean, he's ex NFL, you know, he's fit.

It's part of his, yeah, like fitness man in the world, you know, like, like twice fittest man in the NFL. So like, I actually went down to an event recently there and I was like, man, I feel like I'm I'm doing I mean, I've been working out consistently for years.

I don't feel bad. And then like, we're all working out with guys are taking out their shirts. I'm like, I'm like the worst in shape. I'm like the least guy here.

And like, but again, like, shirt on. Yeah, but yeah, you're like, I'm like, yeah, maybe. No, I still did it. But I'm like, but it raises your standards, right.

And I think that's really A lot of times people are looking for these really like technical, like financial hacks and secret stuff. And we could talk about some of that stuff today and like, oh, here's this cool investment opportunity

and like way that you can make more money in your business.

But honestly, a lot of it is really basic stuff that the Bible teaches that we ignore, which is like, hey, hang out with rich people that have a lot of integrity and do good things in the world.

And you'll probably become one of them. I mean, it's really that simple. Like do what they say, like open yourself up, be accountable to them, let them speak into your life and then just do what they do.

Right, and do smart things every day. Read your Bible. Read out of a book, a motivational book or whatever. Something that's going to take you further in your business and further in your life.

Really read a lot of good books. Hang around a lot of good people. Put yourself in situations where maybe that next conversation will be the thing that starts your trajectory.

Consistently just put yourself out there. Um, which is scary. I mean, and you were just talking about me, like I didn't know how loud my voice could be.

And I, I still have more to say, right. And I still can, you know, grow that voice, but it's definitely come a long ways in the last few years. So. Yeah, you're like a completely different person.

But again, you were able to go through that little evolution because you- Yeah, I was sick of it. Yeah. You were sick of it, but then you also put yourself in a context where you knew you'd be challenged, where there's other people that were going to speak into your life, that were going to model what if this wasn't hard, what if you were actually better than you think you are and just challenged those beliefs.

But then you took it and you did it. Yeah. Yeah, and we were just talking like, now I'm overwhelmed because I'm like, I have so many things to do. I know, but I was like, there's a good poem, you could look it up, choose your heart, and there's a couple of different illustrations of it, but it's like being rich is hard, being poor is hard, being single is hard, being married is hard, being broke is hard, whatever, I don't know.

There's just like being healthy is hard, eating healthy is hard, not eating healthy is hard. It all leads to, it's all challenging. It's just choose your hard, right?

So it's just funny. Yeah. And you just get tired of not being able to give. I mean, that was one of the biggest things. You see a need and you're like, I don't have any extra cash to give.

Wanting to give to the kingdom is such a goal of mine. I want to give millions and millions of dollars to fund the kingdom. But a lot of that, like, because I know you're talking beforehand about like, what do we want to hit on?

A lot of that has to do with, again, just really bad theology that's crammed down your throat from broke pastors and theologians. I mean, I hate to say it, but I mean, I was even reading, I don't have it in front of me, but I mean, I'm writing a book and I'm working on just different, you know, just like trying to read as much as I can at times.

And so, but you just see like how biased so many different pastors and theologians are around money and how they just, they don't have a lot of money and so they tend to filter everything through that.

But for instance, like you talk about giving, we've been talking a lot about this in our community. We do a Bible study every week on stuff like this and like what does it mean to be a kingdom man or kingdom woman and like how that relate to your finances.

So we're talking about like Luke 12, where Jesus is talking about not being anxious and seeking his kingdom and all these things will be added to you.

And he says, fear not little flock, for it's your father's good pleasure to give you the kingdom. And we all like these promises, right? Oh, that feels so good.

Oh, I don't need to be afraid. Faith over fear, God's going to provide, it's all good. But you know why he says all that? Because he's about to hit you with a two by four, right?

Is it because he says, sell your possessions and give to the needy. Right. Provide yourselves with money bags that do not grow old and with the treasure in the heavens that does not fail, for no thief approaches and no moth destroys.

And you're like, okay, that's just one passage. Well, he goes on to say in chapter 14, when he's given the parable of the great Baquad, he says, when you give a feast, invite the poor, crippled, lame and blind, and you will be blessed because they cannot repay you for you will be repaid at the resurrection of the just." And you're like, oh, well, that's just two passages.

Well, if you go to chapter 18, he talks to the rich young ruler, which a lot of people like to say, well, that was just for him. Jesus isn't saying that all Christians need to sell a lot of their stuff and they need to get to the need.

But here he says to the guy, one thing you select, sell all that you haven't distributed to the poor and you will have treasure in heaven and come follow me.

Well, it's he just told us that earlier in chapter 12, he's talking to all the disciples. So, he didn't just tell that to the rich young ruler, he said that to his other disciples too.

And then in chapter 14, he's like, hey, when you have a feast, you need to invite these people in. But what is the underlying message when it comes to money, obviously that we need to be radically generous and that we're called to just give like crazy, right?

And we should be willing to, like even with Acts 2, like sell everything if we need to. Yeah, empty our accounts. Empty our accounts or like, or sell a bunch of our stuff or downsize.

But really here's what I think of that I think it's the thing that's not being talked about. In those three passages, right? He gives a promise for how you gain eternal treasure in heaven.

No, I don't know what that looks like. I don't know what that means on the new earth. Like you're going to, your toilet seat is going to be made of gold or what the heck that.

I don't know. I don't know. You know, like your neighbor has regular bricks. Yours are gold. I don't know what that means. And I don't have a problem with that.

I think some people get weirded out. It's like, well, Jesus is enough. Of course he's enough. But I mean, like, just think about it, right? Like, like you're, you're a parent, right?

Them being in your presence is enough. Right? Just to like, just to them, they will sit in your lap and you just say, I love you or whatever is enough.

But like, don't you want to spoil them a little bit? Don't you want to? Yeah, and it talks about that. His blessings are overflowing. Yes. A lot of Christians are like, well, Jesus is enough.

You shouldn't care about anything but Jesus when you get to heaven. It's like, well, of course he's enough, but that's also saying, well, your parent is enough.

The kid shouldn't want anything except to just sit with your dad. It's like, well, maybe he'd also like to play catch with his dad or maybe have his dad take him to Disney World.

It's like, it's okay. God is a God of abundance and a God who makes promises like this, but here's the kicker. If you don't have money, If you don't have money, how can you get the treasure?

Right? Because he's saying if you sell your possessions, give it to me. If you don't have possessions to sell because you're drowning in debt or you're not making enough money to be able to give, you're depriving yourself of this ability to send ahead of you some kind of reward.

And again, I don't know what that looks like or means, but And then that also ties in with like a lot of people have this perception of Jesus like Jesus was poor.

Jesus didn't have money. It's like nowhere in the Bible does it say that never says that he's homeless. There's so many different things that we could talk about with that but like you see Jesus when he's feeding tens of thousands of people.

Right? He's literally making Peter's nets like he's almost capsizing his boat in his partner's boat, right? He's causing coins to pop in the mouth of fish.

He's turning water into the most expensive wine that could be sold for God knows how much money, right? He's got this ability to call in resources from heaven whenever he wants.

And what I think Jesus does that's even more powerful than his handing out money is he's healing people, right, of their diseases. Yeah. Shout out to Laurie Hammer, right?

Praise the Lord, right? He's healing them from demons, evil spirits and diseases.

Biblical Generosity and Kingdom Wealth

And when you do that, why are most poor people poor? Well, a lot of them, they're demonized, they have major problems in their mental health and in their physical health.

And when you fix that, they can actually provide for themselves and they can have a living, right? If you've got a bleeding out issue or a disabling spirit for 18 years, whatever, 12 years, you can't really work well.

So Jesus, the point I'm trying to make here is that Like we're called to be like Jesus to the world, right? We're filled with the spirit of Jesus to go do what he did in Luke 4, 18 through 19, which was the first thing he says, the spirit of the Lord is upon me because he's anointed me to what?

Proclaim, to preach good news to the poor, right? It's not good news to the poor if you just say, hey, I'm here to pray for you, right? I mean sure like sure if you're gonna cast out demons and heal their body and they can do that and that's great like and then they can get up like you know like Peter's like I don't have anything but I don't need gold or silver like in the name of Jesus get up that is good news but they also need like their material like temporal needs met and as believers like when you're making you go from making 2,000 a month to 5 to 10 to 20 you know it's 40 to 100 to 200 like like you are now giving yourself the ability to to fulfill Jesus's commands in a greater way and also store up treasure in heaven.

So to me, that's been a big shift around a lot of secular business coaches. It's all about, hey, make more money so that you can drive a cooler car. And honestly, I've been guilty of that, where I focus too much of that on my clients of, hey, what's the next house you want?

What's the next thing? And there's nothing wrong with that. But the thing that even God's been doing a work in me over this last year is just completely emptying me of all materialism, where I'm just more excited about the things I'm able to sow into for the kingdom more than any of the other stuff.

Like I care less how nice, but I'm at the point where like, I have a nice, I have a couple of really nice cars. I'm like, I'm at the point of like, I don't, I'm like, I'll sell them and drive a beater.

I don't care. Like I'll live in an apartment again. Like we don't have money. You're like, Oh, I need this, you know, amazing car. And then, you know, then you feel really frustrated, but to be in the place where you're like, I could

care less.

what kind of car we have just as long as it gets me from point A to point B and I, you know, and I can do everything that God has called me to do to be obedient and to seek his finger through him first.

And, you know, and then you, you get blessed along the way and it's really fun. Like I love to bless my kids and the Lord loves to bless us. It's just so fun for him.

Otherwise he wouldn't have implemented that. The problem though with that is that most Christians that talk like how you just said, they're not people that are also making lots of money, but then intentionally giving it away.

They're using that as a cop out to not have to like make money because they're afraid of money. They don't feel comfortable with it. So like, well, I don't need all this nice stuff.

It's like you can't afford it. It's like, it's like, you know, it's like, you know, it's like, stop talking like you're like, oh, like, well, I don't need a better house, like, because you can't afford a better house, you can't afford a vacation, you can't, like, stop talking like you're all what I think is really cool.

And again, like, I'm not saying I'm a perfect example of this, I'm working toward that. But like, when I meet people that, like, I'm meeting more and more people as I rub shoulders with very wealthy people that are like, you would never know.

Right? I mean, these are people that could be like, I have one guy, a friend who's a billionaire now. He lives in this middle-class neighborhood. Like you, like you, you know, I mean, he's got a jet, you know, that nobody really knows about.

He's got whatever, but like the way that he lives and presents himself is very humble and very meek. And his really, his thing that he cares more about is like, how can I use my business to advance the kingdom of God and bring heaven, the kingdom of heaven to earth?

And that's really cool. So can we get into that? Can we get into like, how do we start changing our lives, changing our businesses so that we have that different mindset shift so that we can do what God has called us to do to fund the kingdom?

Well, how did it start for you? I mean, I'm curious. Like, what are some of the things you've had? Um, well, I mean, I just, I just started giving more.

You just start giving, you know, um, and then you just see what happens, you know, just being obedient to God. Even before I knew you, I was giving away a lot of money at a time.

And, um, if God said, you know, empty your bank account, I'd empty my bank account and just, you know, see what would happen. But I was still had so much fear around that.

Right. And so I think I was just really hanging onto that and not allowing myself to. go bigger, you know, to step out of my comfort zone. And so I was giving generously, but I wasn't receiving generously.

And so that was a huge mindset shift that I had to have as well to God's like, I really want to bless you. And I was walking with him and, you know, praying one day.

And I was just thanking him for his blessings. And then I'm like, and so, you know, Lord, you know, this is what I need, blah, blah, blah, blah. And so I just, I really need that to come in.

He's like, when are you going to open your hands and receive it? You know, you could feel the Holy Spirit saying that to me. And I just broke down and wept because I'm like, you're right.

I don't receive. very well, you know, somebody gives me a gift. I'm like, I have to give them something bigger and better back instead of just saying, thank you.

That was really amazing. You know, so that was a huge mindset shift. And then when I joined your program, it was just such a challenge for me to, to step out and to use a little bit of D, you know, in that, in that assessment, you know, Jeremy was always like, use some D, Laura use some D.

So just, you know, using a little more D where it's definitely like being aggressive because that's, that's what we talk about a lot is I love the book of Proverbs.

Maybe it's an unhealthy obsession. I don't know. It's like I have a fetish with Proverbs. I just love how practical it is. I think it can be dangerous where you get so practical.

I've tended to lean more toward the pragmatic and then it's not taking as much time to say, Holy Spirit, how do you want me to spend my day today? What do you want me to do?

I think it's important. That's where I'm at in my journey right now is being more sensitive and aware to what Holy Spirit wants me to do, right? Instead of just doing the next practical, logical thing, right?

Because you figure like Hagar and Abraham, it's like, that was a logical thing. It's like, well, she's not getting… So like, well, let me just bring a slave along, you know?

But that wasn't the way… That wasn't the point. That really got out of mind there. Yeah. It was a practical solution, right? It's like, hey, I sold for that, but it wasn't actually the best way.

But there's just… I mean, we could I could spend hours talking about this, but we talk a lot about the unspoken words of Proverbs around work ethic and around being diligent and not being a slugger.

says the plans of the diligent will prosper, right? And there's so many promises about a righteous man leaving inheritance, but also having treasure and oil and all these things.

And Christians really love to claim promises, especially from the New Testament or certain ones from the Old Testament, but then they don't weave in the other parts of…

around the like work ethic and like you have to you have to sow when it's time to sow you have to harvest when it's time to harvest you can't sit on your laurels like you got to be aggressive you got to be Because timing is everything.

Yeah. You have to pay attention to when it's harvest time. There's so many verses we could talk about with this. But yeah, we talk a lot about, a lot of Christians are just being passive, right?

And they're expecting God to bail them out and to honor that part. But you have to be willing to put in the work. People are like, well, Jesus talks about, look at the birds of the air.

It's like, well, have you seen a robin? They're very busy. Yeah. Like, have you ever like set out to pull out worms, they still have to build their nest, they still have to do all these things.

You don't see birds, you know, aside from a baby robin, you know, like just sitting in there like, oh God, you know, just like with their mouth open, waiting for God to drop worms from the heavens, you know, like he provides the opportunity.

Yeah. Right. But we have to, you got to dig in the ground. You got to do some stuff. So we talk a lot about that. And even to like being diligent biblically in Proverbs, it's not just working hard, right?

Because you could take an axe to a, or you could take a hammer to a tree Yeah, but it's not going to cut that thing

down. But being diligent biblically, and I just did a whole talk on this.

It's on our YouTube and if people want to watch it. But it's basically, being diligent means that you're doing things that lead to the best ROI. It actually creates promotion, it creates profitability, it creates increase.

So spending your day as a business owner working on the things that generate. I know we've talked about this. It's like what actually generates sales, right?

It's like you got to post. You've got to be active. You got to do a podcast. You got to pick up the phone. You got to do this. And it's like so many Christians are like, Lord, I'm just going to trust you to provide.

I'm going to tithe again. I mean, God help me for how many people I've spoken to where it's like, I'm paying my tithes. I even hear stuff like, well, if you're still not making enough, you just need to give even more.

And that's the secret. And it's like, Like, where in the Bible does it say that if I'm broke, the secret is just, I give more, and then God's just gonna bless me with more.

It's like, this doesn't say that anywhere. Like, we're called to be generous, and that could be a part of it, but you have to work. Like, you have to, you know.

You have to move forward. You have to move. You gotta move. You gotta move. Like, God can't steer a parked car. Like, you gotta give him something to work with, you know.

So, we talk a lot about that, and personal responsibility. It's just same thing with health, right? Like, I mean, how many Christians are people? It's like, well, if it's the Lord's will, you know, it was the Lord's will for him to pass away.

It's like, excuse me. He was eating Captain D's chugging down on Diet Coke and he hasn't worked out in 20 years and he's 289 pounds and he's diabetic because of his choices.

I'm sorry, but don't sit here and tell me it was the Lord's will for him to die at 52. No, I was like, you know, You were lazy. You were inactive. You had no self-control.

You were not. I know that you liked my post that I did the other day on Facebook. Yeah, it was awesome. I was totally like a split the crowd right now.

But it was just like, listen, so many Christians are just irresponsible making bad decisions. And it's a bad witness. financially, it's a bad witness physically, and it's just not attractive.

It's not attractive to the world for people to look at us and be like, man, you're fat, you're broke, your marriage sucks, you're depressed all the time.

That's not how it's meant to be in the kingdom of God. No, we're called to be more than. No, 100%. You know, so that's where like, but again, like there's just a lot of just getting back to like you were saying earlier, like you just have to, I mean, I was talking with a friend today about like, just even limiting beliefs.

And he was just talking about, he's a friend, but I'm kind of mentoring him right now. And he was saying how he's thinking about staying in this one job.

And he's like, and he was just giving me all these like explanations, like, oh, my wife doesn't want me to leave. And like, this is a good opportunity and stuff.

And I'm like, hey, listen, man, I'm not disagreeing with you. Maybe that's where God wants you to be. At the same time, I was like, I have a feeling you're making some of these decisions based on insecurity and fear.

Practical Steps: Diligence, Work Ethic, and Responsibility

And then it's like, Oh, well, the Lord confirmed because like so and so called me two days later and said one word that just so happened to be something I prayed about five days ago.

And so it must be God making the connection. I'm like, I don't know, maybe, maybe not. But I'm like, but it's clear that you haven't worked through the past trauma around you totally sucking it up whenever you were put in this kind of a job that now you're being proposed with as another all separate opportunity.

And you're like, Oh, I don't think this is the opportunity that I should go for. It's like, I should go for this one. It's like, well, it's because this one reminds you of all the ones that happened.

Yeah. all the junk that happens, you still are carrying around self-judgment, shame, guilt, all of these things, unforgiveness potentially, insecurity.

And I was like, in your subconscious, like underlying autopilot system is literally equating like this business opportunity with hot stove, don't touch.

And so you think that you're consciously making that decision based off of, Oh, like this is the, this is what I think God wants me to do. I was like, no, no, no, no, no.

Like you're, you're basing it off of fear and trauma from the past. That's not the Holy, that's not Holy spirit. I was like, I was like, if you're going to go this route, do it because it's truly from God.

But we've got to clean this up over here first. And so that's a lot of stuff I know you worked on is like, I don't remember, was there any forgiveness things I think you kind of had to like go back and work?

Yeah, yeah, I definitely did. Yeah, on the show, but like, I don't know. We'll talk about that, you know. Actually, as you're talking, I was thinking about it and you think you've given it all up, right?

You've worked through those things. Then I'm going in September to a conference and a person who, when I was in your program, I worked through some forgiveness with because of some money that they owed me a lot.

I'm like, they might potentially be there and I have not spoken to them or seen them. All of a sudden, I could feel something still coming back up. They're like, Oh, I'm a little scared to go.

What if, what if they're there kind of thing? And I'm proud of you because I know that won't shut you down. But since some Christians will be like, I think the Lord's telling me not to go to this conference.

It must be a sign. Oh, and it's like, or, or, Maybe you need to work through some forgiveness. You need to resolve some things here. Honestly, there's just so many layers when it comes to finances.

I used to think it was so cut and dry. There's just so many different things around your beliefs around yourself, your beliefs around money, Jesus, your trauma and unforgiveness that you got to work through, personality, understanding your personality, and then getting practical tools.

Where do you invest your money? How do you budget? There's a lot that goes into it. Thankfully, by the grace of God, I think we've done a good job simplifying it as much as we can, but there's still a lot that goes into it.

It's a journey. Yeah. Yeah. Well, you bring up budgeting and that seems to be like, what we always just focus on is like, if we just get our budget under control and we won't name names, but very good program, very good people.

And there's just still so much more. So like, I feel like that's just a piece of the pie that, you know, you need to consume. A hundred percent. But yeah, it's like to your point, I mean, you know where you were at like back in the day and it's like, you can only squeeze so much blood from a turnip.

I mean, at the end of the day, it's like most problems are income problems and underneath most income problems are mindset problems, right? It's not that people are too stupid to know how to make more money.

I mean, really impressed. Even the friend I was talking to earlier today, he has ideas. I mean, he was like a professional, I won't say the name of the sport, but like literally like that level, like nationally, like could have competed, been like a huge celebrity.

It just didn't work out for him. And that's part of the stuff we're talking about. I'm like, hey, like have you actually forgiven yourself and, and like work through like the fact that this didn't work out.

Right. And so there's like certain things that you've got it, like your competence was, was this zap from them. And so then there's like things like that.

You have to be willing to, you gotta be willing to go back and work through some of that junk and forgive your parents. You gotta, you know, you gotta, like some people are like, honestly have opened themselves up to the demonic because of unforgiveness.

And the thing that I've seen studied so much about demonization. It's like some Christians are like, I'm not demon possessed. The word is, it's not demon possessed, right?

It's demonized. It's like you're influenced by demons. And I found that demons love to accuse and to speak things that are death and destruction and lies and all of these things.

And so what I found is that, and again, I don't have like a chapter verse to back this up, but this is my practical experience. Like you can like cast out a demon for sure.

And like maybe that's the thing that is causing you to believe those things. But at the flip side, like sometimes it's like, if you can actually work through a lot of the mental programming and work through like, and you no longer believe you're a piece of crap that you're unworthy, that you're unloved because of the junk that happened to you, because of your parents or the person who abused you, God help, there's almost everyone we work with has been abused in some way, shape or form.

It's so common. Oh my gosh. I was just at a men's event. It was like, I feel like half the guys got up there and were like, I was abused at a young age, you know, just different things.

It was like, it's very common, but that stuff happens, right? And they haven't forgiven themselves, this thing that, and when you work through that, it's like, how are you going to, maybe you can still be tormented physiologically, right?

In your health, but at least mentally, like if you don't believe all that negative junk, like how is the devil going to screw with you? Right. Yeah, you can't.

I can't because, yeah. When you don't believe that you're a failure anymore, you don't believe you're a loser, you don't believe you're stupid, you don't believe that you're not enough, you don't believe that you're unlovable, you don't believe you're unworthy, you don't believe that you're destined to fail at everything in your life, then how do you get tormented?

So I think that, again, Everyone just who's watching this, you have to accept the fact that you've probably got some stuff, some junk, but it can be worked through and you can do it a lot.

It doesn't have to take 20 or 30 years with a therapist. It can happen a lot faster than you think. Yeah, absolutely. So you want to tell us a little bit about your program and busting the debt and all that kind of stuff?

Yeah. Well, I know I'm trying to be conscious of our time. So in a nutshell, we have two different companies. One of them, I'll just give a quick plug for.

So if you've got more than $10,000 in specifically personal credit cards, or maybe it was a business, but you did it under your personal social security number, or you have personal loan debt, We can also do some medical.

We have 10,000 or more. We're able to help our clients negotiate, usually get about half of it off, lower their monthly payment, free up a ton more money, get them on a guaranteed plan out of debt in two to four years.

But the thing that's different about that company, because there are other companies that can do similar things, we actually take it a step further and we go, okay, how do we make sure that you never get back in the situation?

and so and how do we teach you how to invest and how to earn and so we have another company this kingdom wealth movement and we have right now like one of our basic memberships that we offer that we actually give that for free for people that sign up over there but people can also start over here too if they're like i don't have any credit card net that's fine we'll drop links below but like that's just basically everything from like how to how to budget your money better get on the same page with your spouse like how to change the way you think about money a lot of the stuff we were talking about earlier around Yeah.

Set around money. What does the Bible actually teach? It's probably not what you learned in Sunday school. Like, you know, stuff like that. How to invest.

I mean, we have a, I don't know how much time we really have, but I mean, I could geek out on, like we have- You can geek out a little bit. That's fine.

Yeah. I mean, I don't know how geeky we want to get into like the weeds here of geekiness, but yeah, like we have different investment opportunities for people in our community.

So we have, ways to show them like we have a one of my friends Mike who's an incredible investor shows them how to create a portfolio of single stocks that can outperform the market.

He's done well over 25% for year over year over year over year. And we actually have a software that allows you to copy the exact portfolio that kind of mix that he does.

Debt Solutions, Investing, and Wealth Building

And you don't have to do anything on your own. You just copy and paste. It's purely for education. It's not like we're not, nor sort of saying, hey, you need to do this.

But basically you can go in here and you can copy and paste and do that. So what's really crazy is we can show our clients, even if they're like, you know, late 40s, 50s, 60s, like if they're super behind on retirement, we can show them how to go from, even if you have nothing in retirement, super behind, if they take the same amount of money that we can help, especially if they have a lot of debt, if we take that money and you learn how to invest it instead in a really good opportunity, then so you can see here, like this is our pie, this is with M1.

So like this is our buy and hold slice. So you can see since Jane, now again, this is like just a snippet in time. Right? Like I'm not saying this is normal.

This is like abnormally good. But from January of last year to right now, either this podcast, July 22nd, our picks are 100, we're up 160%. So, and you can just see here like a lot of the different stocks that we have in this portfolio.

And so we literally we don't hold anything back. We're like, hey, here's the exact companies that we're with right now. And so, yeah, and it's our clients are able to use that.

And that's just a part of the membership and things like that. So we love doing that. But also, we could show you here. Can you see this? Let's see calculator.

Let's see. Can you see this? Okay. Calculate right here. This is one of our clients. We were able to help her save

$1,042 a month by working in our debt negotiation program.

She's on a plan to be debt-free in 48 months. Basically, by enrolling with us, she's saving $1,000 a month. Now, that's not necessarily normal. Some people will be more or less, but Her payment went from being whatever that would be, right?

Like 3,200 or something a month to 2,246. So calculate it. And so we had this calculator, which is really cool, where you can see what you're capable of, right?

If you can get a good return. So even if she, so just assuming she had no retirement. So if she's at 12%, which you can get that just by investing in like a typical S&P 500 kind of fund, right?

But like, if you look like in 15 years, she's a millionaire. Right? 20 years, she's a multimillionaire. 25, she's at four. Now, what if she could get 25%? I mean, look at that.

In 20 years, she's at 8.8 million. Right? Wow. Right? Now, what if you could get 60%, which might sound crazy, but listen, if you're a business owner, I guarantee you, Lori, if we broke down your year over year growth, it's crushing these returns, right?

In your business, right? Or if you're like, there's a company that we refer out to that they've got a private, it's kind of like a private equity. sort of partnership, but they have 60% guaranteed returns.

And it's, you know, it's invest at your own risk sort of a thing. It's just, but, but yeah, like, I mean, look at this, if you could get 60% on your money, right?

It's 3.7 in 10 years, 40 million, like these are real numbers, right? Like 20 years, if you could get 60% year over year, that's $420 million, right? It's so crazy.

I know it's crazy. So like, so anyways, I'll stop sharing. But yeah, I just, I'm like trying to show, we want to show people that, listen, it's not too late, you're not too broken.

And that's assuming that you're not making any more money, right? That's just, that's just taking the money that you were putting toward your credit cards and changing it up where now you're taking that and you're investing the difference, right?

So learning how to make compound interest work for you instead. Which is key. Which is key, which is key. So yeah, like that's just a little bit of a little bit of that.

So like over and with Kingdom Wealth Movement, we try to do like holistic. I mean, we're going to try to do as much as we can to holistically improve your finances.

And you know, we have other real estate stuff too. That's pretty passive where you can get up to upper teams, low 20%. But we try to find kind of off the off the beaten path, like opportunities that you're not going to typically find in Like your financial advisor is not going to bring it up.

Why? Because he ain't going to make, or she ain't going to make no money off of it. And they don't know how to do it. And they themselves are not very savvy with their own money.

Right. My husband and I were just talking about that. He's like, okay, nothing is moving here, you know, with our financial person. Like, I totally forgot.

Like we, we rolled out some of this stuff recently and like, we've been focusing so much on kingdom debt solutions and like, just like, that's just blowing up.

And like, we have this with so many. As I'm talking to you, I'm like, I need to dive back in. Yeah. Cause I'm totally

out of the loop, Jeremy. Yeah, I know.

So Kingdom Cashflow Academy, that's where that's like our basic like foundational membership thing. And that's not pie and all that stuff is included with it.

So we could just message me afterward. We'll get you in. But yeah, we'll chat about it. Yeah. Yeah, it's just really cool. Like I'm excited to be able to just help people like I it doesn't have to be as scary or complicated as you think.

And my my my passion is like, this can't be stuff that like we If it takes you hours and hours and hours just to even digest a concept and it's still feel intimidated, it's too complicated.

It's too complicated. We got to make it where if you're 70 years old and you suck at technology and you're on social security, how can that person get out from where they're at and start to build wealth for the kingdom?

To me, if you can't help someone like that, it's not good enough. Right. No, I totally agree. Totally agree. And I'm always trying to simplify down what I do as well, you know, so that I can reach more people.

You know, you're always going to have some people need to work with me one on one, you know, for an extended period of time. But man, there's so many simple things that you can do to change your health.

you know, to increase your mental health. And part of, you know, becoming better at finances is being healthy within yourself. And when I came to you, I mean, I already had that, right?

And so I needed to shift my mindset about money for sure, and stepping out a little bit more. But I think if I hadn't have been feeling well, you know, I wouldn't have been able to do that.

Yeah, like think about how stressful is like as much as you help people with anxiety, like how hard was it for you mentally, like knowing that you've done all the right things with your health.

But like, how was it affecting you from a mental health standpoint when the finances were still a challenge, right? Oh, yeah, it was so stressful. It was so stressful.

And, you know, and it wasn't because I felt like I was doing things wrong all the time. Like, OK, so I took it. I took a leap of faith and I got myself into a situation where I was having a hard time digging myself out of it.

Right. Because we don't do debt in our family. You know, that's not what we do. And so you know, trying to pivot my business during COVID and, you know, all those things.

Like, I felt like I failed. Like, I just kind of like went into this, you know, mental spiral with that. Like, I just don't know how to get myself out.

And then, then I joined your program. I'm like, okay, we got this. You know, I know I know that I know that I know right you like you know it here But it has to like get into your your spirit Um and just own it and like that's not what God had for me, you know So and just learning to be obedient to hear the voice of the Holy Spirit, you know You get scared and then you're like, oh, I think I'll do this instead and he was like, you know You should have gone this way and I went this way and you know, that never works out good.

I Yeah. And that's so much. So yeah, I'm proud of you. Like you've been, you've been a good and faithful servant and I just know you're going to touch so many more lives and help so many people.

So sign up with Lori. She's the real deal. That's one thing too. Like I even like try to get her and I'm like, Hey, can I get you to like work over here a little bit, even part-time, you know, really fun.

I know. It'd be a horrible idea because you'd be too distracted. But like I've worked with thousands of people and you're like, I can't tell you how many people, like few people I tapped on the shoulder as like who do I, who is it that

like someone I really admire, tons of integrity, super coachable.

you know, just, just an incredible person, a fun person to be with. I was like, you were one of those people. And so just to give you a shout out and like whoever's watching this to like, you are so the real deal.

I mean, you have so much like who everything you see and how you communicate is exactly the way you are behind the scenes. Your heart is so big. You care so deeply for people.

You're going to be in the best of hands with Lori. So yeah, I hope people that are on the fence, like just go for it because Even I was talking to you before this about someone, I was like, we're getting there.

I'm like about to, right after the series we're done, we're about to get her on with you. Cause you just care. Cause you care so much and you're smart.

And that's hard to find too. There's a lot of nice people, but they're not very smart. And there's a lot of smart people that don't really care. So. Well, thank you.

I take that as a good compliment. Yes, you're good. Awesome. Well, I feel the same way about you, Jeremy, like the lives that you're changing and, you know, the vision that you have, it's just, it's incredible for the kingdom of God and your family is incredible and I love what you do.

So all of Jeremy's information will be in the show notes and any final words to the listeners. man, I'm on a kingdom kick, so just seek his kingdom.

Healing, Obedience, and Final Takeaways

Seek his kingdom and just figure out what that means biblically. And when you really unlock that, everything in your life will transform for the better.

If you're struggling with depression or you're suicidal or you've thought about giving up or you've tried so many different doctors or different things, you know, what if you just haven't fully surrendered to what God says?

I mean, even just, I'll give you one more example, right? So like the world's wisdom would say, oh, you've got anxiety. So like you should just do like a cold plunge or you should do this.

Now I believe in that stuff. I do stuff. I think it's phenomenal. And at the same time, when you pray for someone who's sick, and you see them get healed.

Right. Or you take some of your paycheck and you help someone who's in poverty. How anxious do you feel? None. None, right? You know what I'm saying? When you pray with someone for hours or even 10 minutes and you see them get huge breakthroughs and they're completely eternally transformed.

Even you, I start working with you. It's like, I'm just enjoying watching you on this call. Man, you're such a different person. How depressed are you?

You're not at all. And so I think that there's a lot of like good, practical, true, like earthly, worldly, like humanistic perspective. Like, you know, yeah, like that's true.

Like these methods and these tools and like they all are great and. Right. Kingdom trumps all. And when you're walking in obedience to what the things, the teachings of Jesus, like you are going to have so much more joy.

And then like, what happens also, like when you're doing those things and you're giving and you're serving and you're loving and you're healing, like, your body, like you have more joy, like you and like when you're not in fight or flight and you're walking with the power of Holy Spirit, your body's going to improve, like things are going to change.

And so I just think like, I would just encourage people, like if you're watching this, you don't fully surrender your life to Jesus, do it, get in the Bible, see what the Bible actually says, maybe not what your pastor, whoever your parents taught you growing up, but like get hungry, dig in.

Um, and then work with someone like Lori and she'll help you fix all of it, you know, so. Right. Because it reminds me of Proverbs 10, 22. It says, the blessing of the Lord brings wealth without painful toil.

Amen? Yeah. I would much rather add. Yeah. People are like, yeah, more money, more problems. I'm like, I've never found that to be true. I'm like, I've never.

Yeah. Absolutely. We're blessed to be a blessing, so that's the point. We are blessed to be a blessing. Thank you, Jeremy. I appreciate you more than you'll ever know.

Totally. Thanks. Thank you everyone for listening. Love each and every one of you. God bless you. I will see you in the next episode. Thanks for listening to Take Back My Brain.

If today's episode helped you connect with hope or direction, I want you to follow the show, leave us a review, and share it with someone who needs it.

And if you're ready to start your own healing journey, explore our courses and our coaching programs at lorihammer.com backslash store. So until next time, remember you cannot medicate away a nutrient deficiency and healing your brain isn't just possible, it's powerful.