

## EP 191: CHRISTIAN-ISH: KLARNA REVEALS THE PROBLEM WITH DATING

When you tell people that you are a dating coach, one of the first reactions is for that person to respond with all the things that they believe are wrong with dating and trying to find a healthy relationship nowadays. And I wanna say that I now know the answer to what is wrong with dating in 2025. And I discovered the reason thanks to DoorDash and Klarna. So welcome to Christian ish. This is the podcast for women who have bibles but not boundaries. And my name is Keshia Rice. I'm a dating coach and a hypnotherapist. I help women learn how to heal from their unhealthy relationship patterns and attract healthy cherish love.

And this whole thing with DoorDash and Klarna, I was talking to my dad and you know, he and I like to talk about things that are happening in the news. Um, before I became a coach, I was a, a full-time journalist, so of course I still follow news stories very closely. And he and I were talking about the fact that now Klarna has partnered with DoorDash. So if you are not familiar, Klarna is this company where if you are buying things online and you don't necessarily have the money to pay for it right then and there, you can finance through Klarna. And they do have this whole program that allows you to pay for things in four payments. It's called pay in four. And if you do that and you make your payments on time, you don't have to worry about paying interest. So I can see how people would be enticed by that. The problem is, if it takes you more than those four payments, if you miss one of those payments, you get charged interest and the interest is not cheap. You would be much better off financially putting it on a credit card or waiting until you can just afford to make this purchase.

Now, I am not trying to shame people who use things like Klarna and Afterpay. Um, one, I myself have used them. Um, I do the pay before the interest rate kicks in thing, but, but still I have used them. And two, I do understand that sometimes you have a rough financial situation and you do what you need to do, right? Um, I also know what it's like to be in a rough financial situation. That being said, I have all sorts of issues with Klarna, partnering with DoorDash because while, yes, I do believe it is possible to use services like Klarna, Afterpay, Affirm all of those, I believe it's possible to use those things responsibly. The majority of people who use them are not using them responsibly. And it is a slippery, slippery, let's try to say that five times fast. It is a slippery slope.

Um, because oftentimes the people who are using these services are dealing with messy financial situations to begin with. So then you add these pay overtime sites like Klarna and Afterpay Affirm as well. Um, and then people start to use these, they start to depend on them, and they also start to deal with the high interest rates that these services can charge. So they're already in debt, and now they're paying way more than the original value of whatever it is that they bought. And that is one thing where you're talking about clothes or, um, maybe you used, I, I know a firm offers like a credit card version, um, um, would surprise me if Flo after pay due as well, um, use the the credit card that they have in order to pay for a medical bill or pay for groceries or something. But you are now literally going to have people, thanks to this whole DoorDash situation, this new partnership they have. You are literally gonna have people going into debt, um, over a Bic Mac at McDonald's or over a seafood boil at your nearest seafood restaurant. You are gonna have people who charged \$20 worth of food, and by the time the payments are done, they're gonna end up paying double that they would, they're gonna end up paying 40 or \$50 for that lunch.

And you're probably wondering, okay, Keisha, this is not a financial podcast. Why are you going on and on about Klarna and Afterpay and the fact that these things use people? I'm going on and on about this because of the conversation that I had to had with my dad. So back to that conversation, he and I were talking about it and I was telling him all the things that I just told you about how people are making irresponsible financial decisions and how, while I completely understand that you might find yourself in a situation where you're low on money and you need food, the correct answer to that would be to finance a trip to the grocery store, right? Um, if I have no clue if Klarna has a, um, partnership with like Instacart or whatever, but if that's the case, finance some groceries, some, some bread, peanut butter, a lunch meat, things like that.

And instead of getting one meal, take that same 20, 30, \$40 and use it to buy the things that you need to make a couple of meals until you're in a better financial situation, right? And my dad's response to that was like, yeah, I hear you. But fast food is so easy and convenient. A lot of people nowadays don't cook. They don't put in the time and effort to cook. So of course that's going to be the thing that they reach for. They're gonna reach for fast food, and if they need to finance it to pay for it, that's what they're gonna do. Okay? So finally, and I know we're seven minutes into this podcast now, but finally, this is where we get to how this relates to dating.

The thing that is wrong with dating is that people don't wanna put in the work. They don't want to do what it takes to get to a happy and healthy relationship. So on the extreme of end of this, these are the people who just never end up in committed relationships. They are single their entire lives and not by choice. They want to be in a partnership, they want to be married, but they also refuse to do any work on themselves. They refuse to do any kind of inner work journaling, um, seeing a therapist, seeing a coach, doing whatever it is that you need to heal. And they just keep their head in the sand, hoping that one day they will build relationship skills. They will improve their mindset. They will do, they will magically have those things happen, you know, without putting in the work for it.

And then they will end up in a relationship that is happy and healthy. These are the people who talk about unconditional love when love is never unconditional, except for, you know, I would say a little love God has for you and maybe the love that people have for their pets and for their children. It's probably as close as you can get to earthly unconditional love. But in romantic relationships, um, no love is not unconditional. You shouldn't accept abuse. You shouldn't accept, um, being neglected there. You know, there's a lot of behavior that you shouldn't accept. Love should not be unconditional on either side. So people should not unconditionally love you either if you show no capacity to give love. Now, and I am sorry, I I am in a mood today. Um, so I know this whole episode is gonna sound ranty, uh, I've been ranting about DoorDash and, and Klarna.

Now I'm ranting about people not doing work. But seriously, you have these people who are not putting in the work and they're never going to end up in healthy relationships. And then, because oftentimes when I say this, the pushback that I get is, well, I know so and so, and they got married and they've been married for years, and I've never seen them put in any work for relationships. Why is it that some people just sit around and like love finds them and other people aren't as lucky? And I'll say a couple things to that. One, just because people are in relationships doesn't mean they're happy. Um, my parents, my dad is a minister. My parents have been married for 40 years, and growing up they used to counsel other couples. So

growing up in church, I have so many stories about unhappily married couples because, you know, when I was a young teenager, I was nosy, and I used to listen in sometimes on my parents' counseling sessions.

So I know for a fact, and I learned at a very young age that just because people are in relationships doesn't mean they're in happy relationships is one of the things that motivated me to become a dating coach, because I truly believe that, especially as a woman, you should not get married unless the situation benefits you. You should not get married unless you know that if this relationship were to end, um, for any reason, then you wouldn't somehow have benefited coming out of it. And there's more ways to benefit than financial, but you know, that's often a, a consideration too. And instead, I have seen so many relationships of women who give up their careers and then feel trapped in relationship because they have no money to leave. Um, I've seen relationships of women who feel like they're trapped because of the number of kids that they have.

They feel like they couldn't raise those kids on their own. I've seen women end up in relationships where they're taking care of just fine financially, but they're with a man who's emotionally unavailable and who's not attentive to their needs, and they are still miserable. So just because someone's in a relationship doesn't mean they're happy. And also just because you didn't see someone put in work doesn't mean that they didn't. There are plenty of people out here who are in happy, healthy relationships, and you have no clue of the journey that they took to get there, the crying that they did, the journaling that they did, the seeing therapists, the pretending on the outside that everything is fine, and that they were happily single and, you know, they were ready to take over the world and all of that. But when no one was around, they were doing this work.

I know I have, because I have many clients in that, in this situation. Um, you know, they always tell you when you're a coach, one of the best ways to grow your business is to have testimonials of people who've worked with you and to, you know, be willing to talk about how you've helped them and everything. And I will say that that is such a hard thing for me that I don't even ask my clients for testimonials anymore. If they offer, I will totally take it, but I don't ask because most of the women who come to me just honestly don't want people knowing that they're working with a, a dating coach, they feel like is, is kind of admitting defeat. Um, admitting that they're, they're having such a hard time with relationships that they need help. Which I honestly think that that couldn't be further from the truth.

And I will proudly say myself that before I became a coach, I was seeing a coach. Um, I actually saw more than one coach. And I think we should normalize that because everything in life is an investment. It's either an investment of time or it's an investment of money. Um, oftentimes it's both, but you will dedicate more of one than the other. So when it comes to seeing a coach, whether that is a dating coach or a business coach, a personal trainer, as a fitness coach, um, no matter what type of coach you're seeing, you are investing money to save time, right? You are investing money into this person because they have knowledge and experience that you don't have. And instead of you learning it the hard way and investing the time to do that, you are investing money on a shortcut. Essentially. You are, you're getting someone to guide you through the blind spots that you can't see that again, you'd either have to learn through

experience or you would have to learn spending countless hours on YouTube in university, or taking courses or reading a bunch of books, or listening to hours, a podcast.

Whereas, you know, you could just get a coach like me who's done all that stuff already, right? Um, but again, the, my whole point in this very ranty episode, <laugh>, is that the problem with dating is that people are not putting in the work. And they would rather have fast food love. They'd rather have a quick relationship with the first person who pays them any sort of attention. And they'd rather just stay in that situation and make it work, even if it's not ideal. Um, and just hope that eventually things will get better, hope. Eventually things will work out for the best rather than actually cook up a healthy relationship at home to, to keep this analogy of, you know, having a meal going.

And because of that, they're either finding themselves alone or they're finding themselves in lackluster relationships. You know, I, I posted a TikTok very recently about not wanting a man because of another conversation I had with a friend where she was talking about she was having a hard time dating and she just wanted a man. And I was telling her, absolutely not. You don't want a man. What you want is to be loved. You want to be seen, you want to be understood, you wanna be taken care of, you want to be cherished. And the first thing that you have to realize is first you have to give those things to yourself. Because we teach people how to love us. We teach people how to treat us, and we do that through the example that we set. So if we are out in the world and people see us taking care of ourselves, loving on ourselves, expecting a lot out of ourselves, and the relationship that we have with ourselves, then when they see that, they understand that if they come into our lives, we expect the same thing from them. We're gonna expect them to love us and cherish us and treat us with care.

So that's the first level of work that you have to do is doing that work on yourself to love yourself and take better care of yourself. In fact, there almost was not a podcast this week or a podcast episode for that reason, because I am in a season of doing a much better job of listening to my body, taking better care of myself. And you know, Ecclesiastes talks about how to everything, there's a season and for me, the season is on getting really intentional about how I'm going to do that and how I'm gonna take even better care of myself, um, because I had great habits of doing that. And to the point about teaching others how to treat you, you know, even my husband had noticed lately that I had starting to fall off from some of my self-care habits. And he was like, you know, what's wrong?

Do, do you need, do you need money to go to, to the spa or to get your hair done? Or something like, what's? What's wrong? Why are you falling off on that? Um, and you know, not just about the looks, but about the, the self-care time. So, so yeah, I had been more intentional about listening to my body. And because of that, um, I was feeling tired, uh, this week and did not plan out an episode for this week and just was not going to have a podcast episode this week. But this whole klarna conversation with my dad, in case you can't tell, really set me off <laugh>. So because of that, I had to come on and, and talk about the situation. But back to my point, the first level of putting in the work is putting in the work on your relationship with yourself, learning how to take care of yourself so that you can be seen and perceived and all that. And then it is putting in the work of having high standards, of setting boundaries, of while you're spending this time with yourself, getting really clear on what it is that you need in a relationship, and then not settling for anything that doesn't look like that. If it doesn't look like your list of

boundaries and standards, then you need to walk away from it or not allow it into your life in the first place.

And that takes work too. That takes work to be open about your feelings, to be open about your boundaries, and to have the expectation that when you set them, people will respect them. And listen, I will tell you right now, anyone who does not respect and listen to your boundaries was benefiting from the fact that you had no boundaries. And if they walk out of your life, then get riddance to bad rubbish, right? But it takes some time, it takes some work. It is not a fast food thing. It is not instant. You will have to put in some work on learning how to enforce these boundaries. Um, and of course, again, you can, a therapist or a coach can, can help you with talking through these things, role playing, all of that, but it still takes some work. And then once you have these boundaries and, and once you set them, then it takes the work of patience to understand that again, some of your relationships are going to immediately drop off. 'cause these were people who didn't respect you to begin with. And then having the patience to build healthy relationships from scratch. This is gonna be with existing family members and friends, because now that you have boundaries, you kind of have to redefine the parameters of your relationships with them. It's gonna be with new friends who come into your life, and of course it's gonna be with potential romantic partners as well.

And then even after you're in a relationship, like I said, you know, I'm married now, um, even after you have committed relationship and you're married, there's still work to continue on making sure you have those boundaries and standards in place. Um, because yeah, there are people out there who will think that once they have you, quote unquote, once you're committed, that then they can just treat you anyway. And you have to make sure you continue to hold the standard. But healthy love, healthy relationships are not, and never will be a fast food situation. And they will also never be a situation that you can just kinda klarna your way out of. Um, back to the original analogy, they will never be a type of situation where you can kind of get in the relationship now and worry about paying later, worrying about dealing with the red flags later, worrying about changing the person later.

Um, worrying about making someone commit when you've met someone who clearly doesn't want to commit later. You know, one of my, um, favorite subreddits right now on Reddit to read is waiting to Wed, and it is full of stories of mostly women who talk about being in relationships for sometimes, you know, five, 10 years they wanna get married and the man hasn't proposed yet, and they're wondering whether or not they should cut their losses and get outta the relationship, which 90% of the time the answer is yes. But talking about being in a fast food environment, you read these women's stories and you hear them talk about, in the beginning, they had these boundaries. They don't want to, they would never move for a man or live with a man until they got married. They would never have kids with a man until they got married.

You know, all of these things. And then as you're reading the story, you hear them talk about the fact that well, after two, three years of dating, they finally moved in together. Um, after a couple years of dating, she got pregnant. They, they had a kid together. And how they're hoping that because these things have happened, oh, they're we're already living together. We already have a family. Why won't he marry me yet? And it was, you know, it, it's obvious, like, okay, he never wanted to marry you to begin with. He was never planning to, um, and now he really doesn't have to because you've given him no incentive to, he has gotten everything that he wants. You

live together, you likely split bills. You in some of these cases, the women are the ones paying all the bills, and he has kids, all of that. He's, he's got the legacy he wants. And you have gotten none of what you wanted and you continue to put up with it for not weeks, not months, but years.

You have financed this relationship on the for pay, hoping that by doing so, you would be able to not have any consequences, not have to pay any interest, that you would do what he wanted, and he would just immediately be happy and near you. And instead you're getting hit with a toll of the fact that now you have given up the best years of your life to someone who never wanted to marry you and most likely never will. So again, this 25 minute rant <laugh>, um, all of this was to say that if you truly want something good, you are going to have to get over the idea of also wanting it fast. And you're also going to have to be willing to put in the work, and I say work because it is actually not as hard and as tedious as people make it out to be.

But it does take a little time, it takes some time to shift mindsets, especially if you grew up in a toxic environment. If you grew up being surrounded by women who are people pleasers who never had boundaries, it's hard to unlearn those habits, right? Uh, it does take some time, but you will learn to love exploring your feelings. You will learn to love seeking out the things that make you happy. You will learn to know you will learn to love people meeting you and talking to you and knowing that you're not the type of woman to be effed with, you know, um, because you have a boundary, you have a standard and you uphold it. And if people wanna be in your life, they have to deal with that. You will learn to love no longer being perceived as a people pleaser and a nice girl. You will learn to love being known as a woman who is kind, but doesn't put up with ish, right? Um, so once you learn to love those things, relationships become so much easier.

So with that being said, thank you for listening. If you've made it all the way to the end of this, because again, I think it is because, you know, I'm tired and I do need to rest more. Um, I know that this was a rant . Um, so if also this is your first episode of mine that you're listening to, please go back to and listen to other episodes from a little less ranty. Um, but I had to get this one out. So let me know what you think. Let me know what you are doing to take your relationships out of a fast food environment, out of microwave environments, and to really hone in on being better to yourself and attracting better. You can, uh, I believe Spotify now lets you leave me comments in, in the episode. So do that. Or you can leave a review on, uh, apple iTunes, which honestly I would be much more likely to see it there since I am an Apple girl. Um, or I am at Keisha Rice on YouTube, TikTok and Instagram. So feel free to find me there. Um, K-E-S-H-I-A-R-I-C-E is how you spell my name, or you can find me on, um, Substack, um, at Keisha Rice there as well. So I will talk to you later. Love you so much. Bye. This

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