

FT: Marni Battista, welcome to So Money.

MB: Hello, I'm so happy to be here.

FT: I am too. I love speaking with you and for those of you on the podcast who read *When She Makes More*, Marni is a featured expert in the book when it comes to love and relationships and gender dynamics. You run the website DatingwithDignity.com. You've been a, I guess relationship coach expert for quite some time. I ask this of all my relationship coaches on this show. How do you become a love guru?

MB: You have a really bad love life for a really long time and then you decide that you don't want to deal with that anymore. So, that's really my story is that I think that if I look back on it, you know, I've always been that person that people came to for advice and when my own relationships sort of fell apart repeatedly I realized that I was the only one to blame so to speak and I figured it out and I knew that it was my soul's work to really help other women so that they don't have to suffer for one day longer than necessary.

FT: I think it's so hard these days to find your "soul mate" especially for successful, ambitious driven women, you know, speaking personally, I was just lucky to find my husband. I went to college and I met him and no, we didn't date in college. We reconnected, you know, several years later and, but, to be currently a woman in the dating world, talk about some of the complexities, especially for those women who are ambitious because sometimes it's really difficult to find your match.

MB: Yeah, you know, I was doing some research around this recently and there's this gentleman named Hostetter who actually did research on what components will predict that a person is successful working in a different culture. Right, so he was looking at executives who were going to live overseas and how they will be successful and while I was looking at that it became really clear to me that that's really what it's like for women who trying to find love today. We are in a completely brand new culture. Their paradigm is totally different. It's a different time than our parents. We are pioneer, and there's a few of these components that are true for when you go live in another country. They're actually true for when you're dating in the 21st century. And so, one of them is your beliefs around gender roles. You had mentioned, you know, it's harder for women and a lot of that is because we have conflicting views about gender roles. So, on one hand, you know, we saw some of us our mothers had more traditional gender roles. We don't have any models for that. We say that we want to be successful and independent, yet we have these underlying, sometimes conscious or unconscious beliefs that men should do acts, that I should be treated this way, that he should pay, that he should take care of mowing the grass. It's so subtle, these little messages that we've picked up from society. Even though if you would talk to a woman on the street, she would probably say "I'm a totally independent woman."

FT: And, likewise if you were to meet a modern male, they'd say, "I've no problem with my wife or significant other making more than me or me being a stay at home parent but in actuality a lot of those men would be unhappy or would have, they would be conflicted to say the least.

MB: They would so as a woman looking to be in a relationship, whether you're dating or in a relationship, check out your views on gender roles and really what did you learn, what did you believe, what's society telling you, what do you think you believe and check in with what you really

do believe. And then, it's important as you identify that to articulate it to your current partner or to someone that you're dating.

FT: Let's talk about money, while you spend a lot of your time focusing on helping people with their relationship, money I'm sure does come up. And, I know you're always game to talk about money and I'm more curious during our time together to talk about Marni's perspective on money, on finances, starting with your financial philosophy, Marni, what is a money mantra perhaps that you uphold, that helps to keep your money where it needs to be?

MB: I love that question. I know that I wouldn't have even had that money mantra, you know like 10 or 12 years ago when I was married to someone who was taking care of all the money and what I believe now is that it's really important to not be afraid of your money and not be afraid of beliefs that you may have that you're not good at money, that it's too complicated, that you don't know about money, that you really develop this non personalized but yet a friendship or relationship with your money. And, because I think for most of us, we have so much fear around it and that can really drive all of our behaviors and once you sort of make friends with your money and you're not afraid of it and you just become on the journey, kind of like a lot of the stuff that you talked about in your other book, not the one that I contributed to but your other book. It's like "Alright, here's money, let's get to know it." And then, just start to have it in your life in a way that is neutral.

FT: Right, right. No, that's a huge, huge advantage if you can really have shape your mindset like that because, absolutely, I think what you're really preaching here is being in control and not letting your money dominate you and your life, which I think it's very easy to slip into that dependency mindset.

MB: Well, absolutely, and as women and I know, you know, I've been from the housewife who didn't pay one bill to the CEO, Entrepreneur breadwinner that we want to be in control of our money and we also don't want to attach our self-worth to our money, whether we have it or whether we don't have it.

FT: Take us back to childhood, baby Marni, little Marni, Marni growing up, I wonder if there was a time in your life growing up where it would definitely be financial moment, a money moment, something that you reflect upon with fun memories, not so fun memories but the important thing is that it was a moment that was extremely pivotal. Now as an adult, you look back on that moment as a time where you really learn a lot or you had a breakthrough or an awakening of some sorts.

MB: Well, you know, I have this very vivid money memory when I was about 12 years old. My dad comes from a long line of entrepreneurs. The family business started literally in the 1800s.

FT: What is the business?

MB: It's so unsexy, back in the 1800s, my family emigrated from Russia. And, in New York, the streets of New York had a pushcart pedaling on animal furs and animal skins to make leather, literally and to where in modern day times, the company is a broker selling the skin from the guy who skins it to coach leathers.

FT: Wow.

MB: Right, so it's totally like one of those things we go, "Hmnn, there's people that do that." So, my dad had been in this family business, literally, for a hundred years, came home one day, I'll never forget it. I was like sitting on the floor in my living room, watching Happy Days, so that dates me, and he came in and he said, "You know, I've decided to leave the family business and I'm going to start my own thing." And, I sort of like looked up and I was like, "Well, are we going to be poor?" And, he was like, "No. We're okay." I was like, "Alright."

FT: Back to The Fonz.

MB: Exactly, back to The Fonz. But, while I just sort of said 'Okay', I really understood at that moment looking back at it that there was this like "Oh gosh, am I safe? Am I okay?" And, because my mother grew up in a family of entrepreneurs, my dad's as an entrepreneurial family, I just sort of learned a lot of messaging around like working really hard and worrying about money and this overall sort of lack of safety. And so, as I ventured into my own business I realized that was a money story that I had to heal and I continue to work on it like literally everyday.

FT: Wow, at the same time though being raised by entrepreneurs, I mean what a gift.

MB: A million percent. You know what, I am so grateful for that. My dad to this day, you know, I have my Board of Directors, he's totally there and we talk about it and I really grew up in a mindset of 'you can create whatever it is that you want' because my dad did that. He left this very safe family business and he felt like he couldn't make it as big as he wanted to because it was too constricted. And so, I learned like, you know, create and execute.

FT: I love that. Well, not to get all sad, but I would like to now transition to a failure because I think as we both know, a failure breeds success. What is a financial failure that you experienced, it could've been at any point in your life, that, you know, was relatively devastating but as I said it bred failure?

MB: Oh.

FT: It bread success. No, it bred success.

MB: It did. You know, so I was married for 17 years, I had a really successful husband who totally managed all the money and didn't tell me anything and it was like unlimited credit cards and little did I know that he was, as my mom used to say, "Robbing Peter to pay Paul" and I didn't know any of this. So, I got divorced and I had no concept of money, of credit, of anything and I managed to accumulate probably close to about \$70,000 worth of debt in the first 18 months that I was divorced and I was freaking out. I didn't know what to do. I didn't know how to handle money. I didn't know how to live on a budget. I didn't even know that, you know, the car insurance that he had didn't include like a car rental. You know, like little things like I didn't know anything and I was freaking out. And so, what I did was I decided that I needed to be taught and I hired this person really to teach me about managing my money and she was like strict. Right, so she was like we're getting you on a budget. We're setting up, you know, like I call it 'coffee cam thinking'. So, you know, she had me set up every sort of little like savings, mini savings account in my banking to where I would have automatic transfers and like it was so strict and so rigid, cutting up the credit cards, the whole thing. And, I literally had to completely change the way I thought about money and I am so proud of how I

overcame that and it's really important for me to not only do that for myself but now to teach it to my daughters.

FT: Yeah, absolutely. How did you find this support system, this coach, this awesomely mad woman who put you on a budget?

MB: Gosh, you know what, I think I found her on, this was 12 years ago so I may have...

FT: Was it Susie Orman?

MB: No, named Carina Wilmot, I think I found her at that time of Craig's list or something like that. I don't even remember. But, she came into my life and at first I had her helping me pay the bills. Like, literally, that's how crazy it was to where I was like I don't even know how to do this and at that time part of that debt was my daughter was 13 and having a bar mitzvah and I was like "Oh my God," you know, I had this like lifestyle and I didn't want anyone to know it was changing and I remember yelling at Carina, literally like "Find me more credit, like I have to have the DJ, you know." And, that's when she was like "We're not doing this anymore, like I'm not going to work with you. I'm not going to help you anymore like you can't get any more credit. Like, it's got to stop." And, she sort of gave me a choice about, you know, "How are you going to do this? I'm not going to help you if you don't change the way you look at money."

FT: Good for her. Yeah, you can only help someone to a point where they have to be willing to help themselves too.

MB: Yeah, yup, totally.

FT: Alright, now let's flip it and talk success. What's a So Money moment that you experienced that really exemplifies your hard work, your insight, your intuition and it resulted in a financial win? Take us there, what happened and how can we all learn?

MB: Well, so I went to a like a 3-day training on in my Business and I saw the trainer making an offer to do this mastermind and, you know, I watched her and I saw all these people go and, you know, like really enroll in working with her for a year so that they could get the transformation that she promised. And, at that time I had a group of coaches. I also coach coaches on how to build their business and they loved me and they were in a 8-week program with me and I was there with someone that I work with and we went we had dinner and I said, "You know what, I can do this. I can have a mastermind. I can enroll people. Like, these people love me. I know what to do." And, we literally sat in the hotel room, you know, and mapped out the entire thing. I went back and I got on the phone and I think I had about 30 people in this course and I literally sold them, you know, one by one into this program that at that time, I think it was like 10 grand to work with me and not do private work and I can't remember, maybe it was like 20 to do private work with me in this year long program. And, I went and I enrolled 13 people in that course for a year and it was like "Oh my gosh, I had money, money in the bank." And, what I'm most proud about is that, you know, I had wheedled down like a lot of a lot of debt and I'd even got a family member to pay off the last little bit of credit card debt so that I could get a lower interest rate and sitting here with this bank account full and I was like, "Alright, this is my moment." And, I paid it off like every last thing, my student loan, my cousin, I like totally became debt free in that moment. I still had some left and I, you know, decided then, you know, to set up like savings account and it was like, "Alright, I can start saving for college."

Not only was I in not that catching up but now I was in the creating mode and it was that moment of like, “You know what, I can do this. I’m just as smart as that person.” And, it was really empowering.

FT: It’s so important to go through the challenges of getting out of debt, you know, rather than imagine if someone just came and wrote you a blank check and paid for that bar mitzvah and paid for everything and you became debt free overnight. I wonder if you would have had the same determination to never get back to that situation again and to build the business now that you have.

MB: Yeah, I don’t think I would have. You know, it’s interesting because it wasn’t like my dad was like giving me tons of money when I was growing up or any of that stuff but it was like, here I was divorced, I was committed to getting out of debt, cutting out this credit cards and I guess, you know, you’re a parent so it almost was like I have to do this so that my children understand the value of money, the value of saving, the value of making choices and it was like, you know, I went from taking them to get an ice cream after school everyday or, you know, “Sure, let’s go get our nails done,” to saying like “Well, you know, we’re going to go after school to get a snack once a week. What is it that you would like to get? What would you like to do?” And, to, you know, eliminating a lot of things and it was really hard. This was before I even started my business. I had taken on like 3 jobs, part-time jobs and I’m, I am happy for that. I think you’re totally right. I wouldn’t be who I am today if it would’ve been like, “Okay, problem solved if I would’ve married another rich guy.”

FT: Well, okay, what are some habits that you practice, Marni? So Money rituals or habits that help to keep your income, your business, your finances where you want them to be going.

MB: Well, number 1 is that on a daily basis or almost daily I do a ritual in the morning, whether I have time to flee like meditate for 10 or 15 minutes to just having a moment where I close my eyes and I sort of get centered in that place of abundance. And then, I literally write out every single, I read something about wealth consciousness, literally, everyday and I map out what I’m grateful for, what my goals are for the day and then I write out some, you know, some money related affirmations for my business, for whatever it is in my life and I do that almost every single day so that I set the right tone. And then, the other thing is I look at my bank account like almost everyday. I’m okay with that and I’ve never had credit card debt since. So, I sometimes pay off the credit card before it’s due. Like, I’m just realistic with my money so I look at it every day and I make choices based on that.

FT: I preach that. It’s like getting on a scale to measure your weight. If your goal is to maintain your weight or lose a few pounds, you have to know where you are at all times because it’s easy to, it’s very tempting I would say also to turn a blind eye, you know, to that stuff because sometimes the numbers are scary or sometimes they’re discouraging but I like what you said about, you know, being real. It really is important. It’s integral to really having a sound financial life.

MB: Absolutely. You know, it’s interesting when you talk about the kind of woo woo in the wealth consciousness. If I have a moment where I’m like, “oh, I don’t want to look in there.” I’m like, “Alright that’s totally not in alignment with who I really want to be.” So, if I have fear or anxiety or worry about it, that’s like a great window to see what needs to sort of be shifted.

FT: You have to get uncomfortable in order to experience success, right. You have to kind of go there.

MB: Absolutely.

FT: Face your fears, be uncomfortable. You mentioned wealth affirmations or wealth readings that you do. Where do you find them?

MB: Well, I will tell you lots of different things but I came across a couple of years ago this work called prosperity boot camp and it's like a little thing that is for 40 days and it's literally like a paper bag. And, I started doing it 2 years ago and every time I run out of my 40 days I'd just get another one and it's got little readings in it so there's that. And then, the other thing is I like to read books of that talk about wealth consciousness or around money, not, you know, obsessively, right, but just as part of my personal development. So, sometimes there's just little quotes or pieces like that that I will take out and kind of jot down and put it on a post-it note and stick it on my bulletin board right in front of my computer in my office.

FT: I love that. It is a commitment, Marni, what you're doing. I don't know if everybody can but it's baby steps I'm sure you don't wake up one day and say "I'm going to do all these things everyday."

MB: No. At first it was like I'm just going to, you know, live within my means. For years, that was like a really big deal.

FT: Yeah. Alright, Marni, we're almost about done but before we go we have some So Money Fill in the Blanks, really fun, don't over think it but I'm curious to see, to hear what your instinctive answers are. So, if you won the lottery tomorrow, if I won the lottery tomorrow, let's say a hundred million dollars, I would _____.

MB: I would take my dad on a trip and I would figure out how to make a huge donation to the organization that helped change my life.

FT: Which, do you know the organization?

MB: Yeah, it's the Hoffman Institute.

FT: Hoffman Institute. The one thing that I spend on that makes my life easier or better or both is _____.

MB: Is my housekeeper who's evolved. She used to be a nanny, now she's like my wife.

FT: I have to say this podcast has become such a mouthpiece for, it's like it's such a marketing initiative for housekeepers. You're not the first to say this and I think that it's a true testament to the value of farming out domestic help.

MB: Oh my gosh and you know what it's not just like cleaning my house. It's like returning clothes and picking up the art project that my daughter and I did at the... It's I swear like I love her and even meal planning, right, like I give her the recipes and she goes and we eat healthy all week so I'm a big fan of having an assistant.

FT: One thing I wish I'd known about money growing up is _____.

MB: That, gosh, I want to articulate, that it's not personal.

FT: Yeah. My biggest guilty pleasure that I spend a lot of money on is _____.

MB: Traveling abroad.

FT: Alright. Don't be guilty about that.

MB: I know, I really don't.

FT: When I donate money I like to give to _____ because _____.

MB: I like to give to organizations that have touched my life that have made me be a better person.

FT: And, last but not least, I'm Marni Battista and I'm So Money because _____.

MB: Because am creating abundance in the world.

FT: Yes and the world is abundant. Thank you so much, Marni. Everyone, check out DatingwithDignity.com and, Marni, always a pleasure to speak with you and thank you for your insights. Thank you for sharing your stories about growing up with us, so inspiring. Hope you have a great day.

MB: Thanks, Farnoosh. Bye.