

**EPISODE 293**

[INTRO MESSAGE]

[0:00:34]

**FT:** Welcome back to So Money everyone. Thanks for joining me! I'm your host Farnoosh Torabi. Well ahead of introducing today's wonderful guest I have to quickly share with you the charity fund raiser and competition that's going to be going on all month here at So Money, the entire month of November, in tandem with a charity fund raiser/competition going on with Joe Saul-Sehy'ss podcast. Stacking Benjamins

To tell us all about that, I brought on Joe and Joe, here you go, take the mic, you invited me on to this little fund raiser of yours and I am excited but also a little nervous.

[0:01:08]

**JS:** Farnoosh, I'm way excited that we're doing this together, we can raise a bunch of money for charity. And I love this, at the end of the year with Thanksgiving, for people in the United States, we end the month of November with Thanksgiving. And I thought, "What a great way for our community to help another community that might need it."

So we are going to be raising money for the Texas 4,000, which is a 4,000 mile bike ride that University of Texas students take to raise money for cancer research and cancer related causes. I know that they give a lot of money the M.D. Anderson Hospital, one of the premier cancer treatment clinics in the United States, in Houston Texas and then they also give it to worthwhile research or facilities around the nation.

We're going to be raising money at [Stackingbenjamins.com/texas4000](http://Stackingbenjamins.com/texas4000). It's cool because our organization Farnoosh, has a lot in terms of where the money goes, a lot in common with what you're raising money for. Talk about that for a minute?

[0:02:07]

**FT:** Yes! Well thank you that was a nice transition. So I have chosen, your team here at So Money has chosen the largest student-run philanthropy in the world near and dear to my heart as well because I was a part of this when I was in college. It's the Penn State IFC Pan Hellenic Dance Marathon. It's affectionately known as THON and it's a year long effort to raise money and awareness for the fight against pediatric cancer.

It's raised over \$125 million for the Four Diamonds Fund at Penn State, Hershey Children's Hospital. Next year's THON, 2016 is what we are fund raising for now and that will be taking place February 19th through the 21st. It's a 46 hour dance marathon, I did it and I survived. It was life altering but of course it's for an amazing, tremendous, and important cause.

Thon.org/somoney is where you can go to contribute. I know it's high season for canning and this is a way to join in on the fun, anything you can do, know that it will be well spent. Over 95% of funds go to the families.

[0:03:16]

**JS:** That's so great. And the rider that we're riding for, who is riding in the Texas 4,000, her name is Shelby Schreiber, her father was a single dad raising her Farnoosh and when she was in high school, he started feeling bad. Went to the doctor, it turned out he had terminal cancer and he passed away when she was just in high school.

Here she is without a dad and now she decided she's going to ride this 4,000 mile bike ride in honor of him. They spend no money on the bike ride. All the food along the way, all the housing along the way has donated too. So I love these organizations but, [Stackingbenjamins.com/texas4000](http://Stackingbenjamins.com/texas4000) and I hope together we can raise a lot of money.

[0:03:52]

**FT:** I think we will. Thanks Joe.

[0:03:54]

**JS:** Thank you.

[INTRODUCTION]

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**FT:** Today's guest is a coach who helps people that are accomplished in life but battle with food. I think that's a lot of us. Ali Shapiro is here today and she's coming to talk about her own innovative method that she developed called Truce with Food. It combines her background in functional medicine and holistic nutrition. She developed this while studying at the University of Pennsylvania. Ali also has a master's degree in coaching.

Ali was inspired to help others after undergoing her own battle with teen cancer which also affected her relationship with food. Now, she runs an annual Truce With Food program while also working with clients one on one. Ali's had a lot of projects in the works including the *Truce With Food* book and her own podcast, so stay tuned on that front. She's been featured on lots of major publications including the Wall Street Journal, Huffington Post and Red Book among countless others. Fun fact, Ali and I also went to college together and here we are.

Lots of take aways from our interview including Ali's new free program to help us with the health reboot after the holidays. I for sure will be signing up. The savvy business she ran from her home as a child and how sticking to the basics of smart healthy living has helped Ali save money as well.

Here is Ali Shapiro.

[INTERVIEW]

[0:05:18]

**FT:** Ali Shapiro, welcome to So Money. Some people don't know we actually went to college together. Nice to reconnect with you voice to voice.

[0:05:27]

**AS:** Yeah, you too Farnoosh. It's funny how people come back into our lives.

[0:05:31]

**FT:** I know. Well, I am really impressed with the career that you've established for yourself in the world of health and nutrition and I want to start by firstly bragging a little bit about your own innovative method that you've developed called Truce With Food. Tell us a little bit about that. Why call it a "Truce With Food" and I guess I sense that we all have battles with food?

[0:05:52]

**AS:** Yeah, I love that you asked that question because a lot of times I hear my clients say, "Oh, I've got to track my points or my calories. I'm just battling the scale," and we think that those are just words we're using but they actually dictate how we think we have to approach our health goals and most of the language is about fighting your body and thinking that if you have cravings that you love food and you love it. The reality is, if you have cravings you're not eating the right things.

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**FT:** "What's wrong with you? How come you love food?"

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**AS:** Right, right. And a lot of people don't trust their bodies. If they have health conditions or they can't lose weight, they really think their body is the enemy and often times, to be at war with an enemy, you have to dehumanize it because we can't kill people we know. We start treating our bodies like they have no intelligence, they're something to be controlled and we really disassociate from them when the reality is to actually feel great and have a really wonderful health and lose weight, we actually have to partner with them.

A lot of my clients know what they need to do. I know I need to stop eating sugar, I know I need more sleep, I need to be more active but how? It's all in the how and so that's what a Truce With Food is really about. How do you actually learn what foods work best for you and then how do you not stress eat and how do you maintain them your health as a priority amongst a thousand other competing commitments?

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**FT:** I would imagine it starts changing some of that language and the stories that we tell ourselves around why certain things aren't working for us and maybe it's even starting to appreciate food as oppose to feeling like it's the enemy.

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**AS:** Totally, I always want my clients — they're like, "I love food." I'm like, "No, I want you to love it in a healthy way not a co-dependent way." [Laughs]

[0:07:49]

**FT:** Right, right. Well tell us, you have something really appropriate to offer people this month which is with the holidays coming around, Thanksgiving and then the holidays in December, everybody tends to eat more than they were expecting or planning. You have something for us, tell us about it.

[0:08:09]

**AS:** Yeah, arriving at a Truce With Food takes some time. I always tell my clients when they're done with magical thinking but they want magic and so one of the ways to get out of this all or nothing mentality is practicing moderation amongst times that tend to be really over indulgent. Moderation is a lot easier than people think it is. Once they really understand how to eat what people commonly refer to as clean eating.

So I created a three day plan just so people can reset periodically from this time that has now started from Halloween through the New Year so that they stop that, you know, you kind of — you hit this point if you feel gross and then there is a no turning back and then the pressure to get back on track after New Year builds and builds and builds and it de-tracks from the enjoyment of the holidays.

So it's a three day reset of totally quick and easy recipes. I am not someone who cooks, I assemble and I am spilling all of my secret recipes that I use when I am on the go, when I'm busy and you'll feel really full and you won't have cravings and you will get a chance to avoid that gross feeling tipping into, "The hell with it," or the "F-it," as some of my clients say.

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**FT:** Yes, I mean the way I think is it's so true. It's so psychologically. I already overeat at Thanksgiving, Christmas is only three more weeks or four more weeks so what's the point of trying to lose the weight now when I'm just going to do it all over again in a few weeks. I like what you said about, "I don't cook, I assemble," that's totally my life.

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**AS:** Yeah, yeah and there's on the go options and I would call them instant options. It will include a shopping list so you just take the list and go, a couple of hours cooking and you don't have to do it all at once but if you want to do it, it will last three days. If you don't even want to make all the recipes, there is instant healthy choices in there as well.

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**FT:** How do we get this?

[0:10:06]

**AS:** Yeah, so you can sign up on my list at [alishapiro.com](http://alishapiro.com) or you can go directly to the site which I think the link will be on the show notes but its [alishapiro.com/cleaneatingreboot](http://alishapiro.com/cleaneatingreboot) and it

will come out on November 28<sup>th</sup> and then you're also going to be invited to a Facebook group. But all of this is completely complimentary to ask any questions, get any support as we go through the holidays because research shows us that when you have a partner, your success rates increases incrementally. It's the most amazing technology we have, is group support.

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**FT:** It's so true. It's true when it comes to money, its true when it comes to health goals so [alishapiro.com/cleaneatingreboot](http://alishapiro.com/cleaneatingreboot), we'll put that over at [sonmoneypodcast.com](http://sonmoneypodcast.com) in the show notes. Now let me ask you a personal question Ali because a lot of us arrive at our career destiny not randomly, not just because we were inspired at a classroom. You were inspired in your life to pursue this path. Take us back when you were not having a truce with food, when you were battling, what self-discoveries did you make that now play out big time in what you teach others?

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**AS:** Yeah, this career definitely found me. It didn't exist when we were in college. I think it was about probably 12 or 13 years ago. At this point, I was living in Philadelphia and I thought I was eating healthy and I was still gaining weight even though I was overeating at times and I went to my doctor hoping that I had a thyroid issue. Which looking back, thank God I didn't but I was like, "Maybe something is wrong with my thyroid."

While I was waiting for the doctor, I basically grabbed my health files, which I had never done before even though they're your files, they feel like, "I can't look at them," at least I used to think that. As I opened up the file, I just started looking back at my entire health history that was written there. And I really struggled with asthma as a kid, I had been hospitalized for it and when I was 13, I was diagnosed with cancer. And so all the chemotherapy and radiation that I went through was there and then I really struggled with acne and allergies, the Claritin-D and all the antibiotics, I tried Accutane.

And then the depression that I was struggling with in college and then right my first job out of college was a corporate job that was super stressful, travelling all over the world, exciting but

stressful. My health had taken a really big hit and I was diagnosed with irritable bowel syndrome. I had this realization that, “Wow, I don’t have cancer but I am not healthy,” and I had defined being healthy as “not having cancer”, which is a very narrow definition. My doctor came in and he said my thyroid was fine and she gave me a recipe that I still remember. It was Salmon Patties and she told me to sprinkle Splenda on top of it. Having had cancer, I’ve done a ton of research.

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**FT:** That’s disgusting.

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**AS:** I know. Yeah, not to mention the fact that it’s disgusting but I was just shocked because I was recommended, I had just moved to Philly, that she was one of the best doctors and because I had done so much research about the carcinogenic foods, once you have cancer you become pretty vigilant, well in some ways you do. She gave me this and I was like, “I knew that artificial sweeteners in independent research had been linked to potentially carcinogen”. Again, not one thing causes cancer.

But I just walked out of there and I was like, “Wow, I am not going to get answers here.” I realized that I kept having this diagnosis’s and never really experiencing something where I wasn’t trying on a medication or something. It was really like a dark night of the soul and I always tell my clients that I realize I have to give up dieting. I thought that that was resignation. I was like, “Ugh.” You always hear accept yourself, but as I stopped giving up dieting and this battling mentality, this whole new world of functional medicine and holistic nutrition, I was finally open to it.

And I started learning about gut health and blood sugar and started to connect how my asthma, my allergies, my acne my irritable bowel syndrome and depression were all connected. No one had ever told me this before. And looking back now, I realize that our medical system is sick care and so you ask very different questions. You ask “how do we stop the bleeding and how do we just stop these symptoms?” But functional medicine and wellness says, “How do we make

things better and how do we get to the root issue?" I really use the metaphor I grew up as a tomboy, how do we play to win instead of just try not to lose or being on the offensive instead of the defensive.

As I started to connect especially with my gut health that 95% of your serotonin is made in your gut. 70% of your immune system is there so all of these acne and asthma was really a result of an impaired gut system. I started to heal my gut and all of that stuff cleared up and I couldn't believe it because I was like, "I don't have a medical degree."

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**FT:** How quickly did it start to clear up?

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**AS:** Yeah, great question. I mean some of the immediate stuff like cravings and the heart burn that I was experiencing and the bloating cleared up within a couple of weeks. But then, which is also what often happens with my clients is, they're getting great results, they're feeling better but then they "fall off the wagon" again. I had to really figure out why was I emotionally eating? Even though I was feeling so much better, why was I eating to feel like crap?

And I put so much pressure on myself because I was like, "Ali, you've had cancer you know how important this is, why can't you do this? You know what to do." And so that really led me to focusing on lifestyle changes. As that started to happen — so I had lost 10 pounds from healing my physiology from clearing up my IBS and weight loss was a side effect. So I was like, "I'm going to keep going with this" like what feels better now emotionally.

I remember taking a lateral corporate job that at the time felt, "Oh you're stepping off the track to success," but I just wanted to be able to walk to work because I was living in the City of Philadelphia and commuting to work 50 minutes outside. And I am a bad driver, I hated driving and I was also traveling internationally for that job. This new job, I would only be traveling to Delaware and South Jersey. A lot less glamorous than Paris and Madrid and London but I was like, "No, I want to work in the city". I want my time back.

And then I started dating and I didn't have a chance because I was always travelling and I felt like I had to wait to start dating until I lost weight. Then I met my now husband and so I really focused on making my emotional life better and that did take longer but I got physical results pretty quickly. The physical results continued to exponentially increase as the emotional ones took into place. I felt like I was going on an upward spiral staircase rather than a downward spiral.

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**FT:** Your clients are largely professional women who seemed to have it all together. They're the type A's, they are killing it at work, they're strong women in many ways but they are continuing to have this very big weakness, which is their relationship with food. Does that surprise you? It doesn't surprise me.

I mean I don't think that food issues is something that is unique to any particular demographic. I think everybody has potentially their weaknesses when it comes to food and health and diet and physical fitness but the professional women, I don't know? There is this resistance to let go sometimes and that can really interfere with your ability to recover or "win" as you say instead of just avoiding and not losing.

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**AS:** Yeah and often all of that success, the career success, the juggling motherhood, the being the good wife, the good partner, I coin the emotional or battling through the "good girl's disease" right? You are not shoplifting, like no one else is getting hurt here. But often, what's made them successful in those areas is actually throwing their body under the bus. I have a lot of clients who are physicians and they are so successful because they work especially medical school. You can only pass medical school if you throw your body under the bus.

And so what happens is, and there is a lot of research around this about basically the downside of a lot of self-control and willpower is that, when you're with an area like money or food where you have been in control of other areas, you start having the illusion of control. And so you try the

same tactics that worked for you in your career in maintaining great relationships, in motherhood. You think that that's going to be successful with, in this case food, but it's not. You have to learn a very new skill set. Truce with food is that skill set.

It's a much more elegant process. I went down a lot of bad roads or I should say dead ends. "There is no such thing as failure," but it felt like a failure at the time. A lot of what's made people my client's successful, those where in their life is sabotaging them with their health. But the great thing is, it doesn't have to be an "either/or". When you can get to those core stories, you start to be able to have it all in a way but what having it all means definitely changes.

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**FT:** Let's radically shift things here for a second and talk about money and I bring on guest to the show who aren't necessarily financial experts, they're not in the world of traditional business but they're online entrepreneurs, they're health coaches, they're authors, they run various charities.

So I think everybody has an interesting financial story. We have heard now your health story and curious to know now Ali as someone who has developed a very impressive business around health and healthy living, what is your money mantra? Do you have one?

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**AS:** Yeah, simplicity, simplicity, simplicity in life makes my money much more easier to be on top of.

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**FT:** So visualize that for me. You're saying that you try to keep your life outside of money very simple, how? And how does that ultimately mean that your money situation is simple?

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**AS:** Yeah, I should backtrack because when you're running a business, you definitely have to have a more complex understanding of money coming in and coming out because that's how you categorize things and changes. For example with health, right? And I just listened to your interview with Terry Gentile which is great and she was talking about not doing the next big thing in social media for your business, right? Know what works for you.

And in health, there are always these trends that are coming like super foods, Soul Cycle and all these really trendy things. All those things can be helpful but at its core, health is about getting eight hours of sleep, drinking water and eating mostly a plant based diet. You don't need to be spending 30 bucks on super foods. You don't need to be going on \$400 detoxes. When you really understand that, a lot of what you think you need to purchase doesn't even happen. Like it doesn't need to happen.

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**FT:** You are saving a lot of money when you're just — I am writing that down. Eight hours of sleep, water, and a plant based diet.

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**AS:** Yeah. It's simple.

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**FT:** You could probably shave 10% off your spending money.

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**AS:** Yeah, totally and even cooking at home. Assembling rather than thinking you have to — even meal plan. I tell my clients, "You need to learn a couple basic assembling techniques and cooking techniques and you don't even have to spend time meal planning because you can improvise," which they actually find they love doing anyways. It becomes a creative outlet and there isn't all that excess energy around like going on Pinterest and looking at meals. All that

kind of stuff. And even at the grocery store, you start getting similar foods. You always have the same condiments in the refrigerator.

That approach to life for me and I also don't like to drive so I don't have to worry about getting my oil changed and all that stuff. And I know not everyone can forego a car but making decisions from a point on what's going to be the least maintenance and the things that I'll actually do that I can integrate into my life. Just making the amount that I spend go down dramatically and the energy involved in having to maintain all of those things are much simpler. It's a really joyful life for me.

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**FT:** What's one thing that you invest in health wise that is worth it? It doesn't cost anything to sleep or drink water or eat Kale necessarily, well Kale can be expensive but you know what I mean, it's not Soul Cycle membership. What do you invest that's an addition or a supplement?

[0:24:21]

**AS:** Yeah and I don't know if it will be an addition or supplement but I invest in living somewhere that's walkable because all in the internet right now is, "Sitting is the new smoking," and I know that and I still sit way too much. For me, living in a walkable neighborhood completely, dramatically — it's always more expensive, in a safe neighborhood I should say. It dramatically improves your health and wellbeing from not only are you more active during the day and your life is simpler, but you don't have the stress of a commute.

You don't have the stress of time scarcity because everything is much more at your disposal. Life is so much simpler when you can live in a walkable neighborhood. That is something that as my husband and I as we were moving around and trying to figure out where to settle down, we are like, "Are we really city people or convenience people?" How much walkability adds so much more to our lives than we could ever, ever, ever quantify.

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**FT:** You're living in Pittsburgh now I know and that's also where you grew up?

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**AS:** It is, I know. I moved back after 18 years. I never thought that I would come back.

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**FT:** Share with me a little story about growing up in Pittsburgh and what Ali's experience to money was like as a kid, do you have any pivotal memories?

[0:25:48]

**AS:** I do. So I grew up — Pittsburgh is a very blue collar working town. My parents were city school teachers, we were solidly middle class. I always wanted to work. And I remember being, I think it was 5<sup>th</sup> grade in elementary school and this bank came in and it was called Equibank. They no longer exist, but they said, "If you invested \$25 to open a checking account, they would give you \$25." This was like, "What? You don't have to work for the money like you can just get it?"

And so I had first communion money and I went and opened up a checking account when I was in 5<sup>th</sup> grade. I doubled my money pretty instantly and so from that moment, I realized how important — I think looking back, I always from that point wanted my own money because I felt like you had options when you did that. Even before you can work legally at 16, you can babysit and my sister always jokes that I learn how to scale babysitting. It wasn't the language that I use but I had a lot of babysitting clients and then I realized though that working with just babysitting one family, you cap out how much you can make because there is a ton of babysitters in a suburban neighborhood, right?

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**FT:** Right.

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**AS:** So I created this thing called Kid Camp and in the summer, all of the kids would come to the basement of my house, pay a lesser rate than they would if they have to pay an individual babysitter and then all the kids got to play. I got to be creative and create activities for them and it was a huge success. It was so much that we branch out to a Christmas/Holiday kid camp that was all day.

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**FT:** Wow.

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**AS:** Yeah, we leveraged our brand, right? [Laughs]

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**FT:** I wonder though, I guess you weren't teaching daycare. It wasn't a daycare, it was just sort of — because now I feel like you need, you can't do that.

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**AS:** Yeah but you know what? It was like glorified Montessori school because we were doing crafts. I didn't know how to teach kids the Montessori method but we had different stations and they would do crafts and we would...

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**FT:** It was a camp!

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**AS:** It was a total camp and talk about healthy, just letting people play and it was like three or four hours, we'd give them a snack. Their parents came, they loved it, the kids got to see all their friends and they're exhausted afterwards. There was a lot of value and I didn't know any of these at the time. I was just like, "Oh, how can we do this?"

So I never wanted to be an entrepreneur. It wasn't something that I was like, "Oh, this is happening," it was just I wanted to be able to do health in a way that was integrity with my experience in independent research but I've always been entrepreneurial because I think I realized if you have money, you have options. And that money enabled me to go on vacations when I was in high school and pay for things that weren't really in our family's budget. I never went without, I felt like we were always okay but I knew things were tight.

[0:28:58]

**FT:** What would you say is your biggest failure financially? I had a lot in college, did you?. I don't know, Penn State seem to — I made some money and I spent a lot too in college.

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**AS:** Yeah.

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**FT:** That's just my story though, I want to hear your story.

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**AS:** Yeah, I feel like, cause I've listened to a lot — as I am learning about money more and more, I am listening to a lot of stories and my story was really the opposite. So I never had any debt except for a mortgage that when I bought my place at 26, but I think my biggest failure or I would say lesson that I've learned is when debt is good. When you have your own business, you have to spend money to make money and for several years — I mean I invested in my graduate education because I knew that that would give my clients a better experience.

It was a really safe financial investment to me, even though Penn is a fortune, it was like, “Okay, I could do this. This is a long term investment.” But when you grow your business, I was always taught that debt was really bad. My parents never had a lot of debt and what they were able to do on teacher’s salaries because they invested is miraculous.

So I always saw that debt is really, really bad and these past couple of years, I am realizing how much you can’t do everything yourself. If you don’t take on smart debt, it doesn’t mean you just spend to spend, but that’s never been my problem. I’m just very, again, simplistic. It can really give you a solid return on your investment and that has been what a really big and scary lesson for me.

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**FT:** I agree, you have to spend money to make money. Sometimes you spend money and you don’t make the money back.

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**AS:** For sure and that’s part of it. Right? And this is part of my grudge with the self-help industry. They’re like, “You have these self-limiting beliefs,” and when I help my clients and cover their beliefs, I’m like, “You know this is hard because sometimes the belief is true”, right? Sometimes you spend money and it doesn’t give you a return on investment but you have to learn to look at the long term and not the short term and realize that a lot of making smart decisions is about context. And so you often have to go too far to know what is right.

So yeah, it’s not that you’re — trust me, I’m not out like sending everyone money all of a sudden and there are certain places where I’m still like, “I should just have paid to have someone else do that,” and then there is other times where I’m like, “That probably wasn’t” — you know like, I am really big into, when I do my programs, I want everything to look beautiful and your programs evolve. And in the early days, I spent so much money on graphic design of things that have changed and I’m like, “Oh, I shouldn’t have spent that,” but now I know.

[0:31:43]

**FT:** Well, I think it was Ramit Sethi, who was on my podcast and he's a friend, and I don't know if he shared this on the episode but he has publicly talked about when you're starting a blog, don't worry so much about the look. Content drives people back and consistency drives people back and then eventually, once you had established your voice and you've got your audience and then maybe some money, then you invest in making it beautiful and powerfully driven.

But that if you're bootstrapping this in the beginning, spend less time on a graphic designer and more time on writing amazing content, or in your case, developing courses or finding clients. If you have all the money, you can go ahead and do it but if you have to choose or prioritize it's really not the top priority.

What is your number one money habit Ali? Something that you do habitually, I'm sure you have lots of health habits but what about a financial habit?

[0:32:44]

**AS:** Yeah, so every month at the end of every month, I do my expenses, I do my revenue, I see how much, I guess you would say, the word that comes to mind is "run rate." It's like, "Okay, where am I financially? This goes here, this goes there," and just always checking in. It's not sexy but it's just always making sure that I'm ahead or either in line with what I've projected because you can project things but that's not always what happens.

So course correcting from that end of the month type of reconciliation with my business. Personally, again, I don't have to worry about it because yeah, maybe I buy coffee out here and there but that to me is fun and I'm not going to give that up but I don't have a lot of major personal expenses that I have to do that on my personal accounting. I always have extra money there so it's really the business of tweaking because I pay myself at the end of the month and course correcting so again, the consistency of that.

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**FT:** Great. I like paying yourself, do that at the top of the month.

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**AS:** Yeah.

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**FT:** Don't wait until the end.

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**AS:** That's a good lesson.

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**FT:** You should pay yourself first.

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**AS:** See, I'm learning. I'm a newbie at this money thing.

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**FT:** Yeah, let's do some SoMoney fill in the blanks. I start a sentence and you finish it, ready?

[0:34:03]

**AS:** Yeah.

[0:34:04]

**FT:** Okay, if I won the lottery tomorrow let's say a hundred million bucks, the first thing I would do is \_\_\_\_\_.

[0:34:09]

**AS:** Yeah, I would go to a financial planner and figure out how much I need to invest so I can live off the interest and then find a way to enjoy the rest especially giving to a lot of causes that I care about and making sure my family's — oh and I would invest in my sister's business, Higher An Esquire if they were taking investors.

[0:34:28]

**FT:** It's funny because some people can't choose. They start with one thing and then they're like, "Oh and this. Oh and that thing too. If I won then I would do that oh and then this charity," it's funny. I mean a hundred million dollars is a lot so I guess I should ask, "What is the first six things you would do?"

[0:34:41]

**AS:** Yeah especially — you interview a lot of entrepreneurs. We have shiny object syndrome, come on.

[0:34:50]

**FT:** Well speaking of, one thing that I spend my money on that makes my life easier or better is \_\_\_\_\_.

[0:34:55]

**AS:** Yeah, I would say it's living in a walking neighborhood. It's more. We're renting right now, it cost more than when I bought my place but to me, it's worth it.

[0:35:08]

**FT:** One thing that I splurge on a little bit more, that you splurge that is a lot of money but you wouldn't have it any other way is \_\_\_\_\_.

[0:35:17]

**AS:** Yeah, when I go out to eat making sure we're really eating at healthy restaurants. We eat out three to four times a week, which is enough where I want it to be genuinely healthy and because of government subsidies, healthy foods cost more but I think it's a good ROI so I don't even think about it because to me, your health is your greatest wealth.

[0:35:37]

**FT:** It is number one.

[0:35:39]

**AS:** Yeah.

[0:35:40]

**FT:** One thing I wish I had learned about money growing up is \_\_\_\_\_.

[0:35:45]

**AS:** Yeah, this idea of using other people's money to make you money. That is so new to me.

[0:35:53]

**FT:** Coaching, yeah! And when I donate, I like to give to \_\_\_\_\_ because \_\_\_\_\_.

[0:36:00]

**AS:** I love giving to health things that focus on prevention. Prevention is so much cheaper than reaction.

[0:36:09]

**FT:** And last but not the least, I am Ali Shapiro, I'm So Money because \_\_\_\_\_.

[0:36:15]

**AS:** I am So Money because, oh I know, because I don't play on women's insecurities around food and body but I bet on their greatness.

[0:36:27]

**FT:** You bet on greatness, I love that. That's totally a first time ever on this show and that's why I invited you on because I knew you would be truly unique. Thank you so much Ali Shapiro. Everyone, three day reset. I think this is going to appeal to a lot of people. I might be on that site come Thanksgiving, come Black Friday. [Laughs]

[0:36:47]

**AS:** Yeah and it's free. You don't even need a coupon. [LAughs]

[0:36:51]

**FT:** Yeah, totally. All right, thanks so much Ali. Have a great holiday.

[0:36:56]

**AS:** Thank you Farnoosh, it's been a pleasure.

[0:37:00]

[END]