

EPISODE 384

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[INTRODUCTION]

[00:01:36]

FT: Welcome back to So Money everyone. March 24th, Episode 384. Can you believe it? My guest today, Jason Wrobel. He is a celebrity vegan chef, he has a new book out, and he's just really fun. I was on YouTube just now just trying to get a little sneak peak at his videos. He's hilarious, he's entertaining, who would've thought? 'Cause when I think of veganism, I think of like, "Seaweed this, and buckwheat that," but Jason brings new life to this lifestyle. 'Cause really it's a lifestyle, it's not really just a diet, and he is making a lot of friends along the way.

He's got a very, very popular YouTube channel, the book is called "Eternity: More than 150 deliciously easy vegan recipes for a long, healthy, satisfied, joyful life". Jason uses powerful everyday superfood ingredients to create culinary masterpieces that attract a celebrity following from the likes of Woody Harrelson, Jeremy Piven, Robin Rice, Steve Buscemi, and Russell Simmons among many others and we talk about that.

I'm like, "Give me some dirt on these celebrities. Like what do they really eat? How do you help them? Do they really just eat healthy for the span of a movie and then they're back to eating chocolate chips and brownies? Because that's what I would do." A little bit more about Jason, he graduated from the Living Light Culinary Institute, he has a certification as a raw food chef and instructor, and he's gone on to apprentice some of the industry's finest and most revered talents in New York City, Detroit, and Los Angeles.

His career highlights include winning the inaugural World Best Raw Ice Cream competition in Los Angeles, and being the first vegan chef ever to present live at the prestigious Pebble Beach Food and Wine Festival. Again, he's got that YouTube channel called the J-Wro Show where he showcases healthy recipes and lifestyle transformation tips and he's got a TV series on the cooking channel, way to bury the lead here, "How to Live to 100" is the show. It's the first primetime series in TV history.

So with Jason we talk about obviously some of the celebrity dish, we talk about how he built his career after some failure in the beginning, and I was really impressed with his YouTube channel, and I wondered, "How long did it take you with YouTube, the consistency there, in order to kind of get noticed?" And it wasn't over night.

Here is Jason Wrobel.

[INTERVIEW]

[0:03:55.2]

FT: Jason Wrobel, welcome to So Money, my first vegan celebrity chef, I'm really excited to pick your brain, share your expertise and your awesomeness with my audience, welcome to So Money.

[0:04:09.3]

JW: Thanks so much Farnoosh, I am very excited to be here today, it's definitely my most unique podcast interview so far.

[0:04:15.5]

FT: So far, we're only like two seconds in, that's a compliment. It's only going to be downhill from there. Jason, I was watching you on YouTube, you have this really entertaining, informative YouTube channel, everybody go to YouTube to subscribe to Jason Wrobel, that starts with the W. The W is silent, and you mentioned in one of your videos that your mom once told you that, "If you learn how to make food, you'll never be lonely." That's great advice.

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JW: Yes, that's one of the greatest nuggets of wisdom among many that my amazing mother has shared. It's been true, food brings people together, it's a bonding element of our human culture and I found that if you make it really good, people want to be around you all the time.

[0:05:01.7]

FT: You not only created a small community, you created a massive community, you're huge, you're everywhere, even your book out, called *Eaternity: More Than 150 Deliciously Easy Vegan Recipes for a Long, Healthy, Satisfied, Joyful Life*. Okay, I got to ask you though, you're big on veganism, you're super healthy and I watched again in one of your videos, you're like, "If you want to lead a healthy lifestyle, cut out the following. Carbohydrates, simple sugars, dairy," I was like, "What's left?"

[0:05:35.7]

JW: There's a lot left. I'm a big proponent of really just people eating a lot more fresh fruits and vegetables and whether you want to go vegan, vegetarian, paleo, really that's not my focus of my work, it's just getting people to eat more fresh, healthy, preferably locally grown foods.

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FT: Right, you even talk about how to start your own small garden and which these days it's possible from anywhere. If you have a windowsill ladies and gentlemen, you could probably start a small little garden of your own in your 8x10 apartment in New York City. What makes you different, Jason? I mean obviously you have this really riveting personality, that's important if you want to stand out. Where do you get your inspiration, what do you draw on?

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JW: For me it's just looking at how many people are looking for new ways of approaching their health. My initial inspiration for choosing this as a lifestyle and then a profession was really looking at a lot of the critical health issues and diseases in my own family back in Detroit and extrapolating that on the entire country in the world, you see so many people with this health challenges or diseases trying to cure themselves or just feel better, lose weight, clear up their skin, whatever it may be.

And I truly just felt that eating right and eating clean, eating healthy plant based foods was a great way to either stave off disease or just feel better every day. My commitment is really to make this as fun as possible, make it as approachable and engaging as possible and again just get people experimenting with healthy foods in their own kitchens.

[0:07:11.3]

FT: Do you think that we can subsist on a diet without meat? Some people say that for them, protein for meat is survival. Their body needs that but is that just something that we tell ourselves or that our body is tricked into believing? What does the data show you?

[0:07:30.1]

JW: Well the data has shown that if we look at it from a sheer nutritional perspective and look at the science, protein is comprised on amino acids. There are essential amino acids and then we have branch chain amino acids. Branch chain amino acids are more for getting into muscle building and really expanding our muscle volumes.

So bodybuilders are really concerned with those BCAA's. If we look at protein, it's just getting your amino acids. You can get your essential amino acids from animal products and also plant foods, there is no advantage to getting those amino acids from animal based products.

And in fact, if we look at how our meat consumption and animal agriculture is effecting our environment, our air quality, our water quality, it's getting to the point where probably in the next 30 to 50 years I think collectively as a human race, we're going to be moving away from animal agriculture because it's just not a sustainable option for our environment anymore.

[0:08:26.6]

FT: What's going to happen to all those farmers and cattle raisers in Texas? Yikes.

[0:08:32.6]

JW: Yeah, I think what we're going to see is, a lot less subsidies for those products and the government, one of the biggest reasons why so many animal based agriculture industries are so big is because the government subsidizes them. Again, I think if we look

at feeding a world of, I mean we're already at what? Eight and a half billion people and growing.

Looking at the data, it doesn't make sense resource wise to continue to waste the water, the grain, feeding it to hundreds of billions of animals to try and feed eight and a half billion humans. The math just doesn't add up. So aside from my ethical philosophy of really wanting to extend compassion toward other beings, if we just look at the data, it's going to be unsustainable to feed all those humans while feeding all that grain and water to all those animals.

So in comes plant based nutrition, using that arable crop land and growing a higher volume of vegetables on that same amount of land. Just from the numbers alone, we're going to do better if we shift toward a more plant centric diet.

[0:09:33.4]

FT: I love that your recipes in your new book, *Eaternity*, it's not just wheat grass shots and buckwheat granola, you've got chocolate avocado jungle peanut pudding — yes please. Spicy sweet potato tortilla soup and salted caramel waffles. You really are feeding the zeitgeist here.

[0:09:52.7]

JW: Absolutely. You know I think people want what they're familiar with. Most people love comfort foods, they love the pizza's and the pasta's and the puddings and the ice creams. I just want to meet people where they're at because I remember when I was starting out nearly two decades ago, transitioning from a totally standard American diet to a plant based diet, I thought, "I don't want this feeling of depravation. I don't want to feel like I'm giving up things in order to be healthy."

Like you said, I don't want to be living on wheatgrass shots and granola all day long. My philosophy now is doing a healthier spin on those familiar comfort foods we all grew up

with and some of those ethnic recipes and just making them healthier but just as delicious.

[0:10:34.7]

FT: You have cooked for lots of celebrities. What's your favorite part — why do you like cooking for celebrities? Is there like, something about that that's different than your day to day that you can share? You've worked with Jeremy Piven, I love him from entourage. Robin Wright who is on obviously house of cards, she's amazing and she's so healthy.

Can you give us some dirt or juice or something like I just — give us something that we can like go back and tell our friends about, "Did you know that Robin Wright eats lemon grass sea weed shots..."

[0:11:13.3]

JW: Let's see, some dirt.

[0:11:14.3]

FT: "...before she wakes up in the morning?"

[0:11:16.9]

JW: I could probably give you the most interesting dirt on probably Woody Harrelson because I worked with him the longest, I worked with him on two films. It's one of those interesting things where I think overall, people have this idea in their minds of these celebrities as being these super humans like they're so much different than you and I, but they're really not. At the end of the day, what they really want is to feel a sense of safety and security in their lives.

They want to feel good in their bodies, they want to do good at their jobs and the interesting thing, this isn't really dirt but working with Woody in particular, I saw the work

ethic that he and a lot of these other actors that I've worked with have put in and I think there's this perception, you just show up on set and you get into character and you're done, you make millions of dollars. It's unbelievable the amount of hours and work they put in.

It's inspiring to me the analysis of the script and running through lines and physically preparing their bodies. One of the reasons I worked with Woody and some of the other people was conditioning. Physical conditioning of eating these raw foods and plant based foods to get them in good shape to prepare for certain roles. It's not really dirt per se, it's just these actors work a lot harder I think than people give them credit for and it's amazing to watch that process.

[0:12:43.8]

FT: What did you feed him? Was this for also for Hunger Games or, ironically?

[0:12:49.7]

JW: It was actually right before Hunger Games, he did two films right before the first Hunger Games, we did Friends With Benefits with Justin Timberlake and Mila Kunis and I also did independent film with him called Rampart where he played a policeman with some pretty serious psychological issues. He wanted to really get a kind of a super ripped toned look for that role.

We wanted to do a lot of muscle conditioning, he was with some strength and fitness coaches but he wanted to do a high roll, almost 90% raw vegan diet which he eats that was anyway. What I helped him with was really dial in the super food nutrition, really dialling in the fat burning foods, the brain power foods. Helping him to stay not only energized but super ripped.

[0:13:35]

FT: Did it work?

[0:13:37]

JW: Yeah, he said he was in the best shape of his life for that role. Mission accomplished.

[0:13:41.8]

FT: After the film, does he go back to eating brownies? How does he keep up with all this — I mean seriously, I would, I would just start eating. I would just stick my face in potato chips after that just because it's over and I can.

[0:13:56.0]

JW: Yeah, you know, it's interesting Farnoosh because I feel like not just celebrity clients but other clients that I've worked with, there's this sense of after they do it for a certain period of time and I find kind of the magic window is between 21 and 30 days. Interestingly enough, success experts say that that's really a good window to form new habits and really get the synapse as firing in the brain differently.

That 21 to 30 day window is when I've seen clients say, "I don't even crave French fries anymore, I'm not even craving pizza," but that's through daily dedication. That's like working out, eating right and they find that if they go back and they put kind of the junk food back in their bodies, it doesn't make them feel good anymore. Because we find that on a cellular level, on a chemical level when we're eating healthier, our body actually is changing.

For me, I've noticed even with my family. My mom is eating vegan now, my aunt, some cousins, they'll go back and they'll maybe try some of the junkier food and they're like, "Oh god, I was sick for three days I just felt like crap." Your body really has that intuitive wisdom once you start feeding it healthier food.

[0:15:04.7]

FT: All right, let's talk about money.

[0:15:08.0]

JW: Yes.

[0:15:08.7]

FT: How often does money come up in your day to day? Do you ever talk about money with clients? I'm sure you're not inexpensive by the way.

[0:15:16.5]

JW: Well I guess that's relative. Money is obviously a huge driver for me because as an entrepreneur and someone who has been working as a professional chef for almost 11 years now you, as an entrepreneur in general, you have to become very mindful of your money flow and where it's coming from. Even more so as someone who is providing a service, whether it's working with clients or whether I'm hosting the TV show, writing a book, it's learning how to really own your value and negotiate mindfully on your own behalf.

I've been blessed with really good managers and agents in my career but nonetheless, really being mindful of my value in the market place and sticking to that value so that I can provide the best service I can for whatever client I'm working with. Money comes up all the time.

[0:16:06.5]

FT: Do you have a money mantra as you're negotiating, as you're building your brand and your empire like what do you — what's a guiding financial philosophy of yours?

[0:16:19.2]

JW: There's two. Number one in terms of negotiation it's — and I advise so many friends that are starting out in the business like this. It's really to visualize a number that makes you feel good and a number that is going to feel good for your client. Whenever I'm doing a business transaction or business deal, I always want to make it a win/win. I always want the client to feel like they're getting a great value. I'm always trying to provide great value.

But also at the end of the day when I'm busting my butt and working as hard as I can to provide that value, when I go and lay my head down at night, what's going to make me feel like, "Ah, job well done. I gave it my all, I gave my heart and my passion and I've been rewarded for that." Really going into what's going to make you feel good as you're providing that great value. In terms of my overall financial strategy right now, I have a mantra that I've written on my vision board, it says, "Earn more, spend less, pay off debt, invest the rest."

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FT: Do you have debt?

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JW: I do have some business debt, absolutely yeah. Being an entrepreneur especially with this book launch, I have leveraged some of my credit to make a big splash and hire some people but there is mindful debt and I think there's reckless debt. There's a philosophy that debt is bad, period. But I think that if you are leveraging your credit to grow your business in a mindful and strategic way, it's not bad.

[0:17:49.7]

FT: I agree and the same goes with education to an extent. I mean, you can be taking out a loan for your business or your education but like you say, it has to be strategic and there's definitely many people that are taking out way more than they can carry.

[0:18:07.4]

JW: Yes, absolutely, it's about mindfully knowing what you can handle so it doesn't derail your plans. I think for each person it's really setting that budget. One thing for me a few years ago that really helped was carving out not only a monthly budget and tracking that but also looking at the unessentials.

What kind of monthly subscription services or these unessential things or sapping my money every month that I wasn't even paying attention to? I think it's really important for people quarterly to sit down and really look at the cash flow and ask themselves, what's necessary? As an entrepreneur especially, where is the cash flow going? Is there anything I can cut out? When I try and do that quarterly and it's a very effective practice.

[0:18:56.6]

FT: What's something that you've recently cut out or one thing that you were spending mindlessly on?

[0:19:02.3]

JW: I was paying — this is so funny, it's going to sound like a commercial. I was paying way too much on my car insurance.

[0:19:07.9]

FT: That is a commercial.

[0:19:09.1]

JW: “I was paying too much on my car insurance.”

[0:19:09.6]

FT: “This episode is brought to you by Geico.”

[0:19:13.1]

JW: It’s true, I was paying too much on things like cellphone bill, auto insurance, monthly subscriptions to Spotify, things like that I either wasn’t using that I was paying that recurring monthly charge for or I was paying too much. I think it’s so easy as we get busy to forget about researching.

Again, even if it’s quarterly, “Okay, is there a way I can reduce my expenses while I’m increasing my income?” Yeah, reducing the auto, reducing the cellphone bill, canceling the Spotify. Even those tiny increments, they add up if you look at it annually.

[0:19:53.2]

FT: You talked earlier about how your upbringing and your family environment really influenced your path in nutrition and ultimately adapting a vegan lifestyle. What would you say is the same true about money? Was there a financial memory that you have growing up as a kid that maybe your family was around for, maybe it was just growing up in your household, your first kind of introduction to money and the first kind of great money that you had about money. What was it and how did that shape ultimately your financial mindset?

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JW: It’s a fascinating question because there was a great polarity I suppose between how my mother and father handled money. It was a bit confusing especially growing up as an adult and then eventually becoming an entrepreneur to look back at how those money philosophies shaped my mindset and how I had to overcome certain things.

On my mom's side, she was very much kind of in that blue collar family work ethic, growing up in Detroit, most everybody worked for one of the big three auto makers. My mom didn't but she was hustling, my mom was working at her peak three or four jobs at a time to make ends meet.

So I saw this relentless work ethic from my mother on her side. On my dad's side, I saw a little bit more reckless as money would come in, my dad did several things: he was kind of an exotic car dealer. He would go down to different states in the south and the Midwest and find this old jaguars and Porsches and Ferraris and recondition them and sell them. He also made his way up to Hollywood and was an actor for many years.

My dad's philosophy was a little different. As soon as money came in, it got spent. Boom, on a lot of different things. Vegas trips, fancy cars, all kinds of other expenses, god only knows what he spend it on but as soon as it came in, it was out the door. I had this "blue collar hard core work ethic hustle" from my mom and "as soon as the dollar comes in, it goes out" from my dad. That was a little bit confusing to decipher.

I guess what it shaped is, a sense of balance per se that I can hustle and work my butt off because it's in my DNA but as the money comes in, I can indulge a little bit and spend some on me and pay myself first but also be mindful of putting money away and invest wisely as my mom has done. So I guess I've kind of created a hybrid of my mom and my dad's philosophies.

[0:22:28.7]

FT: Yeah, it sounds like you took the best of both worlds.

[0:22:31.2]

JW: Yeah.

[0:22:32.8]

FT: All right, let's talk about failure.

[0:22:36]

JW: Oh boy.

[0:22:37]

FT: Financial failure. Earlier you'd said before we went live that this questions made you meditate. So did you meditate on this one? What was your greatest financial failure to date? What happened and how'd you get yourself out of it?

[0:22:50.9]

JW: I started a catering business with my best friend back in 2008 and 2009. We had a couple years of this catering business and neither one of us had ever done a catering business. I was working in commercial kitchens at that time which the restaurant business is similar but it's very different than catering and he had never done so although he was good with money, he had been in the financial world but was doing more food related stuff.

We went into business together, never having done catering and never having really consulted with any caterers, "Oh how hard can in be? You go to a festival, you do a wedding, you do a bar mitzvah, whatever it is and you make it work." What ended up happening was an unbelievable amount of investment and money, tens of thousands of dollars but also just the man hours, just the labor hours of this business of say going to a music festival and spending three to four days of probably 16 hour days prepping all this food to go to a festival, to either take a loss or just break even.

At the end of a year and a half of this business, we looked at the PNL's and we had just barely broke even. You know, breaking even, depending on the sector of business could be seen as a success. I get it you know, if tesla breaks even, the investors are cheering.

But in this, it was just the sheer amount of labor and food cost and then looking at it year and a half into the business going, “Oh my god, we want to die, we’re so tired.” Just brutally exhausted from this. Feeling like we didn’t have any money to show for it after 18 months.

He kind of looked at me and I looked at him and we thought, “I don’t really think this is working.” Because our food costs are too high, the profit margins are slim, even in the food business, whatever sector it is. If you’re dealing with organic foods and really nutritious foods, your food costs are incredibly through the roof.

That left us with not a lot of savings left. I remember being very close to zero, and I actually had to take a nine to five gig for about six months to replenish my financial resources and then kind of reset my base and at that time is really when I launched into after that six month nine to five gig, launching into celebrity personal cheffing and I’ve never looked back.

[0:25:26.8]

FT: Well so maybe it was meant to be?

[0:25:28.8]

JW: Yeah, I think it was. You can look at a failure or a setback and something to crush your spirit and give up but I think it was a redirect, I think it was, “Okay, you know, you’re not meant to be in the background behind the scenes,” because that’s what I’ve been doing. I took this nine to five to kind of replenish my financial reserves but that was only a six month temporary thing, at the end of that six months, I got a call from Jeremy Piven and Woody Harrelson and that set me off on the celebrity cheffing truck and since then that was mid-2010, I’ve never looked back in the past six years. It was just a redirect from the universe you know?

[0:26:10.2]

FT: How did the universe of Jeremy Piven and Woody Harrelson find out about you though? How did that happen?

[0:26:16.9]

JW: Through my friend David Wolfe actually. David Wolfe is a really well known nutrition, educator, he has this amazing wellness conference call the Longevity Now Conference. I have been working with David for about a year and a half at that point, just kind of knowing each other in the industry.

He asked me, he said, "Hey, if I ever get any celebrity clients in the pipeline that are looking for a chef, are you interested?" I said, "Absolutely." That was about a year, a year later he's like, "Well, do you want to work with Jeremy?" "Sure." "Do you want to work with Woody?" "Sure." When you do a good job, word of mouth is still the most powerful advertising. When you do a great job, people talk and they share and I was just blessed with that good fortune.

[0:26:56.8]

FT: Amazing. All right, let's flip it and talk success, your So Money moment Jason, take it away.

[0:27:04.5]

JW: The So Money moment for me was shifting my focus from being behind the scenes and being in a kitchen doing the catering business to saying, "You know what? I want to be in front of the camera because that is where I feel like my greatest success is going to happen." I just could feel it in my gut.

Before I was a chef, I was actually an actor, I was a theatre actor so I have this experience of being in front of a crowd, being in front of a camera, I did some commercial acting and I thought, "What if I hybridize this? What if I take my experience with nutrition and food and I start teaching people on camera?"

For me, if I look at the seed of my So Money moment, it was really deciding to start that YouTube channel to get myself out in the world, to get myself in front of people, talking about this, entertaining them, making them laugh while I'm educating them.

That led to my TV deal and having the first — being the first vegan chef in history with a TV deal with food network and cooking channel, I would say that's probably my So Money moment. That was a dream come true.

[0:28:07.2]

FT: Amazing.

[0:28:08.8]

JW: I always wanted that.

[0:28:09.5]

FT: How long were you YouTubing before you started to get recognized by the TV powers that be.

[0:28:16.6]

JW: It was about three years. I started my YouTube channel in late '09 and we got the green light for the TV pilot in 2012. It was a good three years on YouTube.

[0:28:27.0]

FT: See? Just to let people out there know, Jason's success was not overnight and people now at social media, they want 20,000 Twitter followers yesterday. Even though it's an instantly gratifying platform, YouTube, you put out a video, people watch it, you

have to be consistent and you have to do it for a long time usually before you have a breakthrough.

[0:28:53.2]

JW: Absolutely. Two key pieces to that that I think led to this success was I looked at the marketplace and what wasn't being offered, what's a hole in the market that I can fill? At that time, when I started my YouTube Channel, A, there weren't a lot of people teaching vegan food on YouTube but the ones that were, were dreadfully boring. I thought, "How can I create a niche of really entertaining, really engaging comedic, fun recipe tutorials because no one's doing it?"

Looking for that gap in the market place in the social media world was one thing and the second thing was just consistently providing really valuable content. If people have usable content they can implement in their daily life, I think that's another key take away.

[0:29:36.5]

FT: Awesome. You're inspiring me, maybe I should take this podcast and do like a daily — I mean gosh, I'm busy enough as it is, what am I thinking? If I could just clone myself. Do you ever hope you could clone yourself but not really but, you know, in theory?

[0:29:50.1]

JW: All the time actually, I really do. Actually could I clone myself but would we work well together? I don't know?

[0:29:57.8]

FT: I think I would hate me. Oh gosh. All righty, habits. What's your number one money habit, something that you practice, it doesn't have to be every day but it's conscious?

[0:30:11.9]

JW: Tracking my finances. I think people are scared to look at what's really going on day to day. Every single day kind of just looking at your cash flow, where is it coming in, where is it going out is number one, it sounds like such a rudimentary thing but really just having a good relationship. It's almost like if you're dating someone and you're really into them, communication is key.

It's like every day, like, "What's going on? How are you? I'm thinking about you. What's shaking? Let's keep the communication open." Having that good communication, being mindful, your cash flow is number one. Number two, paying yourself first, this goes back to *The Richest Man in Babylon*, a really amazing super short book that I recommend for everyone to read. Paying yourself first, especially as an entrepreneur, it's so easy to just pump all of your free money into growing your business.

Which can be effective but then you can also arrive at a point where you realize, "Oh my god, I don't have anything in savings or I'm not really putting anything into my investments. I haven't taken a vacation in a year and a half, not really, all that healthy of a choice." I think having that balance of okay, I'm going to set aside 10% of my income, 15% of my income. I'm going to throw it in savings or my investments or have a vacation fund because that's going to help keep me sane as an entrepreneur.

Again, being super mindful of the cash flow, looking at it daily and paying yourself first and acting like that 10% doesn't even exist. right? It's like, if I get a check for \$6,000 from hosting a YouTube video, \$600 is disappearing right away, right into the savings and investments, it doesn't even exist to me. I would say that's definitely my money ritual.

[0:31:53.4]

FT: Awesome. All right, let's finish it off here strong with some stream of consciousness fill in the blanks. First thing that comes to mind. If I won the lottery tomorrow, let's say \$100 million bucks, the first thing I would do is _____.

[0:32:09.0]

JW: I would pay off my mom's house, move her from Detroit to California, buy her a Jaguar and get her a totally off the grid sustainable, cool, eco-friendly house somewhere in the hills here. Oh and then I would also take a huge chunk of that, I would donate to some amazing causes that I believe in like some animal welfare organizations.

Organizations to help feed the homeless and I would invest a lot of that in commodities. Water right now is a huge one, arable crop land I think is an awesome investment. Yeah, a little bit of taking care of mom, little bit of giving away to organizations I believe in and investing in some really interesting commodities.

[0:32:48.7]

FT: Awesome, of course you'll pay yourself first right? 10%.

[0:32:51.8]

JW: Yes.

[0:32:54.3]

FT: Don't forget. Okay, one thing that I spend on that makes my life easier or better is _____.

[0:33:00.8]

JW: My team. Having really amazing talented people on my team is one thing that absolutely makes my life better. I have an amazing assistant who is just so on top of things, I have a great web designer and graphic designer that's been with me for almost seven years now. I have an amazing PR team. So investing and spending money on great people, absolutely makes life better and easier.

[0:33:28.6]

FT: Okay, your biggest splurge — one thing I splurge on, it's a lot of money but I wouldn't have it any other way is ____.

[0:33:37.9]

JW: I was going to say chocolate first.

[0:33:41.6]

FT: Do you have a budget for chocolate?

[0:33:44.1]

JW: I don't actually and that frightens me now that I'm thinking about it. Other than chocolate, I would have to say it would be going out to eat in general. As a chef and nutrition educator, I'm always super curious about what other chefs are doing and what other people are doing culinary wise.

So I would have to say, the biggest guilty pleasure is just going out to eat because I love the creative experience of seeing what these other artists are doing. Honestly, that's probably the biggest part of my monthly budget that I'm trying to reel in because some months it's like, "Oh, you went out to eat a little too much this month." That's probably my number one guilty pleasure.

[0:34:24.3]

FT: All right, one thing I wish I had learned about money growing up is ____.

[0:34:30.9]

JW: When you are fully aligned with your gifts and your talents and you are giving the great value to people, the money is going to naturally flow in. Also, I would say start saving a lot earlier, start investing a lot earlier because the power of compound interest cannot be denied.

[0:34:53.8]

FT: Yes, yes. Who knew about compound interest when they were growing up? I mean, really?

[0:34:59.0]

JW: Yeah, but man, if someone had told me earlier, god.

[0:35:02.4]

FT: It's not sexy and honestly, I think, wouldn't it have been great if we all got personal finance, lessons like that growing up? Sure. But would it really move the needle? I don't know? Because I learned a lot of things when I was little that I didn't apply that I wish I had. It's one of those things that until you experience it in your own life, until you feel the pain, until you have peace with the decision for real, it doesn't really sink in.

Not to underestimate or say that we aren't capable of taking that advice and running with it at age 12 but I just think that there's other things that you'd want to do like go play with your friends. I think it's also a personality too, like I definitely know people who were saving since they were 10 or 12 because that's what they like to do, it's a personality driven thing as well.

[0:35:47.4]

JW: I think you're right about that for sure. I think it's always good to look back and hindsight right? I think, had I had that nugget, maybe had it framed right, if you start

saving at 18 and you put this percentage in for the rest of your adult life, you're going to end up with this.

[0:36:02.2]

FT: Show me the end picture.

[0:36:02.5]

JW: Someone just frame it. Yes, exactly, what's the end goal? And if someone had done that, I think I would have been much more motivated.

[0:36:10.4]

FT: True. All right, when I donate, I like to give to _____ because _____.

[0:36:16.6]

JW: When I donate money, I love to give to causes or business or kick starters that I believe in that I feel are aligned with my highest values. So if that's a nonprofit organization, as I mentioned, that is helping to create more compassion and welfare for animals or helping to clean up the environment.

Or support homeless people with getting off their feet and creating more actionable steps to create a better life for themselves. I like to give to those because I feel like they're creating a palpable difference in the lives of the people on this planet, animal life, and the environment. If it's aligned with my values, I definitely put my money there when I donate.

[0:36:59.8]

FT: Last but not least, I'm Jason Wrobel, I'm So Money because _____.

[0:37:06.5]

JW: Because I am making the world a better place.

[0:37:09.0]

FT: Yes. One delicious vegan chocolate covered kale chip at a time.

[0:37:17.1]

JW: They are quite delicious, yeah.

[0:37:19.7]

FT: Anything with chocolate on it. I mean someone put chocolate on Foie gras over this past weekend, I was at Tim Love's restaurant in Austin, he is not vegan to say the least.

[0:37:30.9]

JW: Clearly, yeah.

[0:37:32.1]

FT: But he was like, "Everybody try some chocolate covered foie gras ice cream," and I was like, "No thank you, I'm good."

[0:37:40.6]

JW: Most things are better with chocolate.

[0:37:42.1]

FT: Most things are better with chocolate. Jason, thank you so much, everyone, the book is called *Eaternity: More Than 150 Deliciously Easy Vegan Recipes for a Long, Healthy, Satisfied, Joyful Life*, that is also So Money. I'm going to add that last phrase to your subtitle. Thank you so much for joining us.

[0:38:00.0]

JW: My pleasure Farnoosh, thanks for having me today.

[END]