

**EPISODE 414**

[SPONSOR MESSAGE]

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[INTRODUCTION]

[0:01:22.3]

**FT:** Hey everyone welcome to So Money. Happy Monday, I'm your host Farnoosh Torabi. Hope all of you had a wonderful relaxing weekend and for those of you who celebrated Mother's Day, to all the mothers out there, thank you for all your amazing work and hope that you have a relaxing and eventful Mother's Day.

This week is the final week of Follow the Leader, the sixth and final episode, premieres on Wednesday at 10:30 PM eastern pacific and we are featuring Tracy Andersen who is a mom, also best known for the Tracy Anderson Method. She is a fitness trainer to the stars and now the masses. She is gyms throughout the country, she trains famous people from Gwyneth Paltrow to Jennifer Lopez.

I even went to one of her classes during the filming so if you catch the show you'll be able to see snippet of that but what's really fascinating about Tracy is that she is a personal brand and

the challenge now is growing that in a very honest and authentic and smart way. How do you do that? How do you scale when your whole brand and its equity is based on you and the value that you as one entrepreneur brings to it.

She can't clone herself, how does she actually scale big and bring in the big dollars and increase her audience. So that is what we explore with Tracy, again this Wednesday 10:30 PM eastern pacific on CNBC, I'll be live tweeting during the half hour and then I'll be on Periscope shortly after. Please join me, it will be a lot of fun and it will be the sendoff, the season is ending, we hope to get a second season, it's not clear yet, so cross your fingers that we'll be doing this again in the near future.

Today's guest is Maya Penn. 16 year's old, entrepreneur, TED Talker, author, she's met Oprah, she's amazing and I think she's done more in her life thus far than I have done in my 36 years and I would guess a lot of us have done in our lives. An incredible inspiration to not just people her age but people of all ages.

She's 16 years old, she is an artist, an entrepreneur, philanthropist, environmental activist, speaker, author, animator and coder. Yeah, she's a buys young lady and I discovered in interviewing her that she is home school so that helps with giving her some of the time and the flexibility to pursue all of these things. But it's not just the flexibility of her school schedule that has awarded her of all this successes, it's that she is an instigator, she's a visionary, she's not afraid to be afraid.

One of the things that she taught me, one of the many things is that you shouldn't be afraid to do it afraid. She is brilliant guys and gals, I think that this is to date one of my favorite interviews, her book is called *You Got This: Unleash your Awesomeness, Find your Path and Change your World*. She has a clothing line, go to [Mayasideas.com](http://Mayasideas.com).

Several things we learned from Maya, in addition to how we shouldn't be afraid to achieve our goals, we talk about how to take an idea to market. She did this at a very young age, she didn't have a ton of resources. Yes her parents are entrepreneurs but they're not in retail and her first business really was a fashion line. How did she do that, how did she prepare for three back to back TED Talks. What? I got heart palpitations thinking about the fact that she talked to all these

millions of people, her TED Talks have been viewed over a million times on a big stage, multiple times. At that age, I mean I was doing plays at school at that age in front of maybe a hundred people and I would still get nervous every time. How did she get over that and do it so successfully?

Then how is she just a normal teenager? I asked her, one, give me some time management tips because all that you're doing plus school, plus being a teenager, what's your schedule like, how do you actually find time to be a kid? And she does. She talks about how she's very normal as well. Don't worry, she's not a robot, she's not an alien, she's an actual real person who is extremely motivated, who is extremely inspired and is a doer, not just a thinker.

Here is the lovely, the talented, Maya Penn.

[INTERVIEW]

[0:05:49.5]

**FT:** Maya Penn, welcome to So Money, my youngest guest to date and in some respects my most accomplished, welcome to So Money.

[0:05:57.9]

**MP:** Thank you so much, thank you for having me.

[0:06:01.2]

**FT:** Where am I catching you right now? Where's home?

[0:06:03.1]

**MP:** I'm in Atlanta Georgia.

[0:06:05.5]

**FT:** Okay, so that's your hometown. Tell me, you're 16 year's old, you've done three TED Talks, you got a new book out, you're extremely creative, you have a clothing line, you are a cartoonist, do you think you're first of all a typical child, a typical teen or do you realize that you are different?

[0:06:24.5]

**MP:** Well, I'm still like any other teen but I just have accomplished a lot of stuff I guess. I'm still goofy and awkward and everything but the only difference is I have put a lot of belief in my ideas, my creativity, and worked on sharing them with the world.

[0:06:48.2]

**FT:** Yeah, a lot of work too which I want to talk to you about later in the show, it's like how you actually execute all of these ideas, make them a reality at such a young age, what are your resources, how are you going about doing this stuff? It's just so impressive.

Take me back to maybe when you first began to have these thoughts, these visions of just grandeur. Of like, "One day I'm going to be and not one day like in 20 years but like in the next few years before I even graduate from high school, I want to do X, Y and Z." What was that thought process like? Where were you in life when you had those visions, when they began?

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**MP:** Well it really all started in 2008 when I was eight years old. I always loved art and design and different artistic creative outlets, right? So I really had an interest for fashion design and I started making like little headbands from different scraps of fabric that I found around the house and when I wore my designs while I was out, people would stop me and say, "Oh wow, that's really cute, where can I get one? Do you have any for sale?" This was when I was eight.

So that's when I got the idea that I could start my own business and basically I went up to my parents and I said that, "Hey, I have this idea, I want to start a business," and they knew that I

was serious, it was going to be a real business. My most legitimate business prior to Maya's Ideas was basically me selling plastic pizzas to my stuffed animals. So they knew I was serious this time.

What really also kind of kicked everything off was about two years later when I was 10 years old, Forbes Magazine contacted me because they were writing an article about grade school entrepreneurs. So they wanted to feature me and my shop in the article and that's where everything really started to snowball. It was just from that simple idea.

[0:09:07.4]

**FT:** Right, then you have the support of the media, your parent's support, tell me about your parents. Are they entrepreneurs? I mean I don't think all parents would have had the same reaction as yours. Like, "Mom, dad, I want to turn this into a business." I think some parents would think, "Well, she comes to us with a million ideas a day, this is just one of them." But why do you think they were so supportive so early on and really took you seriously?

[0:09:41.6]

**MP:** Well my parents are both entrepreneurs in their own ways too, they're also both artists in their own way; they're both musicians. I happen to be the visual artist of the family and they've always just — I'm just so lucky and so blessed honestly to have parents that are really supportive of my ideas and my creativity and that worked to make sure that I can be able to express what I love with the world.

From that, I've also tried to inspire other youth as well and inspire them to tap into what they're passionate about and do what they love and not only do what they love but also give back through doing what they love as well. That's also another big part of my company and everything that I do, there's always a kind of philanthropic in giving back aspect. I also go that from my parents as well.

Some of my earliest memories are of me going to local food banks and homeless shelters here in Atlanta and donating canned goods and clothes and we've always had the kind of eco-friendly

lifestyle. Giving back has always been a huge part of what I believe in, so I always want to incorporate that in whatever passion I pursue. So when I started my business, I knew that all of my clothing designs had to be eco-friendly and also 10 to 20% of the profits would go to charities, local and global, and environmental organizations.

[0:11:24.8]

**FT:** So can I ask, how much money are you making?

[0:11:28.3]

**MP:** I can say I'm super happy about this, I have made enough money to not only donate to these different charities but to also cover my college funds, which is great and I never imagined that I would be making like six figures by the time I was 13.

[0:11:50.7]

**FT:** What? You were, through the clothing line mainly?

[0:11:55.5]

**MP:** Through the clothing line mainly at that time and it's just crazy to see that the small idea I had has gone so far.

[0:12:04.0]

**FT:** Okay so let's go through the fruition of this, the clothing line. You had the idea, your parents said great, we want to support you, Forbes wrote about it. How did you get, did it require startup capital, where did you find the resources? Because while your parents are entrepreneurial, they're not in the retail industry, they're not in the fashion business. So how did you find and connect with the right resources to bring this to market and what would you say really helped propel the business? Was it word of mouth? Was it the press, combination?

[0:12:36.8]

**MP:** So my company has really kind of grown organically, no pun intended and I started my company without a business plan because I was only eight years old. You kind of don't have a business plan in mind at eight years old, generally. But I started on a website called Etsy.com and at the time in 2008, Etsy was really small. It's where you can sell different handmade items from all over the world, and especially clothing and fashion is big there.

So I started selling my items mainly online and then I started getting invited to different local trunk shows and eco-friendly trunk shows and different festivals and fairs and art fairs and sold my items there as well. It did take a while. One of the hardest things at the very beginning of course was really getting traffic to my shop. It was kind of a thing of word of mouth and also different articles like Forbes for example. Forbes is the article that really started it all but yeah, I started just by putting my ideas out there and kind of just seeing what would happen, and I didn't expect any of this to happen.

[0:14:05.9]

**FT:** Really? What did you think was going to happen? What were you hoping for?

[0:14:11.0]

**MP:** I don't really know what I expected. I mean I was hoping to get sales, that I would get some sales here and there but of course I didn't expect to be featured in Forbes and on television shows, and talking on your show and all of this different things and doing TED Talks, I totally didn't expect any of that. It was kind of just like, "Well you know I'm making different designs and selling them online."

But it's given me such a big platform to share my story but to also inspire of their use to what their passionate about, and also if they want to become entrepreneurs, they want to do something business related with doing incorporate that with doing what they love. What I have done is also a great resource for them and that's all why I wrote my book as well. I talk a lot about that in the book.

[0:15:03.8]

**FT:** Yeah, let's talk about this. Also, not only one of the youngest entrepreneurs but one of the youngest published authors. The book is called *You Got This*, I love it! I love that title. *Unleash your awesomeness, find your path and change your world, written by a teenager.*

This begs the questions Maya, what's next for you? What is the goal ultimately for you? Is it just to continue the momentum or do you have bigger plans that maybe you haven't even voiced yet but you're willing to share it with us on the So Money Podcast?

[0:15:40.6]

**MP:** I always have new ideas every day because I'm kind of so all over the place with my creativity and that's another thing. I've never tried to diminish my imagination through any of this, because that's kind of what got me where I am today. But I think that the main things that I'm focusing on right now as in projects are of course I'm getting my book out there and also I'm working on some of my animated films as well because I'm also an animator.

I'm also working on a few projects with my nonprofit, Maya's Ideas For the Planet. But when people ask me for example, "Where do you see yourself in like five, 10, 20 years?" Or something like that, I really have no idea because I'm always doing so many different things but I always do know that I'm going to be doing something that's artistic and creative and also doing something that makes a positive impact on the world in some way, shape, or form. Those are the things that I'm working on, the things that I'm really excited about.

[SPONSOR BREAK]

**FT:** Need a website? Why not do it yourself with Wix.com? No matter what business you're in, Wix.com has something for you. Used by more than 84 million people worldwide, Wix.com makes it easy to get your website live today. You need to get the word out about your business, it all starts with a stunning website.

With hundreds of designer made customizable templates to choose from, the drag and drop editor, there's no coding needed. You don't need to be a programmer or designer to create something beautiful. You can do it yourself with Wix.com. Wix.com empowers business owners to create their own professional websites every day.

When you're running your own business, you're bound to be busy, too busy. Too busy worrying about your budget, too busy scheduling appointments, too busy to build a website for your business and because you're too busy, it has to be easy and that's where Wix.com comes in. With Wix.com, it's easy and free. Go to Wix.com to create your own website today. The result is stunning!

[INTERVIEW CONTINUED]

[0:17:55.4]

**FT:** When you meet your peers and other young people as you travel and you share your message and spread your message, what do you find to be the biggest roadblock for young people? Who may be as equally ambitious as you, they have great ideas but it's one thing to have ideas, it's another to actually launch those ideas. So what do you find are the biggest barriers for young people today to become someone like you?

[0:18:21.8]

**MP:** There are always barriers and there's always going to be setbacks no matter who you are and what you're doing, especially if you're doing something that somehow helps the world, it seems like you have more challenges and I think some of the biggest barriers, let's say in starting phase. I know tons — I have spoken to, and I've gotten emails from and comments and messages from different young people all over the world.

Not only kids and teens but also like the youngest person I've had contact to me was like seven and the oldest was 78. That's just like outreach of people saying that they want to do something, they want to maybe start a business or they want to start a nonprofit or they want to give back or do something that they want to do. I think the main roadblock that I've seen when these people

send me these emails is, they want to figure out how to kind of start really believing in their passion or believing that they can actually do something with what they love and what they love, when they put it out in the world, that it will actually be successful. I talk a lot about this in the book and how kind of it has — a lot of the starts from the inside I think, kind of building yourself up to the point where you really believe in yourself and your ideas, that's one roadblock I think.

I think what's really important is believing in what you're passionate about but also when you really get out there and you really want to start a business, I think something that's super important is finding likeminded people and also finding mentors too that have been the same industry or the same field. They can maybe give you their advice or share some stories or give you some more ideas as you go on your journey as well. I talk about different mentors that I've kind of met along the way in my book.

[0:20:37.3]

**FT:** Yeah, who do you consider role models for you?

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**MP:** I have so many, but I know one is Pat Mitchell, she is super amazing and she organizes all of the TED Women events as well as she's with the Paley Center. She's just such an amazing woman and she's so cool and also one of the mentors I always talk about in the book is Alexis Ohanian and then he is the co-founder of Reddit.

[0:21:09.4]

**FT:** Reddit, yeah.

[0:21:10.3]

**MP:** Yeah, he is really cool. Especially call him one of my friend-tors because he's like a friend and a mentor.

[0:21:17.8]

**FT:** How did you meet Alexis, and how did you become friends?

[0:21:21.2]

**MP:** I met Alexis a little bit earlier on in my business as I was actually trying to launch a crowdfunding campaign for one of my projects I was working on with my company. So this was my first crowdfunding campaign ever, this was when I was really starting to get serious about my business.

I started trying to figure out, who can I reach out to for advice to really make sure that this is a success? So I eventually reached out to Alexis because I knew that he is totally into growing businesses especially via the internet and crowdfunding and all those things. I asked him some advice like, “Well what are some things I should keep in mind as I’m running my campaign?”

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**FT:** Wait, so how did you reach him? Because he’s a busy guy. Did you email him, did you have a friend connection?

[0:22:21.6]

**MP:** I just found an email of his and I don’t know, somehow, him and his team saw it and gave me advice. But here is what happened too, after I talked to him maybe about a year later, he was doing his own book tour at the time, a year from after I contacted him, for his book called *Without Their Permission*.

He was coming to Georgia right? He was coming to Athens, Georgia. I thought, “Well wouldn’t it be so perfect since I had talked to him last year, we became friends last year that I would go to — just stop by his book tour in the state that I live in?” And that’s when we really became friends when I met him there. So he’s a really, really cool guy and he’s an amazing entrepreneur as well. Yeah, that’s basically it.

[0:23:20.3]

**FT:** You're confident Maya, I'm learning so much from you. I'm 36 years old, I'm 20 years older than you and I'm thinking, "How did this woman connect with this guy who is so busy?" You emailed him, hello? You know? It's like, have the confidence people, just do it. What's the worse that's going to happen? Crickets? Okay, at least you tried. Where do you get your confidence?

[0:23:44.4]

**MP:** I definitely have had my struggles and I still do because that's normal for any teenager to maybe doubt themselves or to have a lacking confidence. But what I've really learned, my true definition of confidence is not being afraid to do things afraid. I really learned that when I did my TED Talk in 2013, and I have a whole story about this, going back to the book.

My TED Talk was going to be one of the biggest things that I have ever done and I was going to be speaking to about over a million people either watching from the live stream or watching in the audience. So I was totally nervous of course, anyone would be if you're speaking to millions of people.

[0:24:38.8]

**FT:** Yeah, I'd be nervous for you, I'm nervous hearing this.

[0:24:42.7]

**MP:** Yeah. So something that really struck me, and this is the first time this has happened, but before I went on stage I remember my mom just looking at me and telling me, "Do it afraid." And the thing is, those words have always really stuck with me because when we are facing a challenge that seems like really scary whether it's speaking in front of a million people or just sending a simple e-mail or whatever it is, we always try to psyche ourselves out of being scared and sometimes that fear of being afraid is what really sets us back even more.

And so I think that sometimes you have to be comfortable in your fear sometimes because it kind of helps you so much more and that's true bravery and confidence, in my opinion, when you're not afraid to do things afraid because it always turns out better somehow when you're really comfortable with yourself and with your emotions.

[00:25:54.0]

**FT:** Tony Robbins says, "Be willing to dance with your fear." You know? I mean look, we all get scared, we all have fear but you just have to face it and dance with it and don't let it control you. So that's brilliant, that's an early lesson I wish we've all got and don't be afraid to do things afraid. I'm going to put that in a bold laminated poster above my desk.

Speaking of the TED Talk Maya, you were so composed on stage. I watched it, it's been watched over a million times, how long did you prepare for that and what were some of the ways that you prepared so that you were able to still go on stage even though you were afraid but not show it?

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**MP:** I'm not, and I'm going to be honest, I prepared until I was absolutely sick of saying my talk and of course, something still somehow, some words and phrases somehow still changed when I was on stage. I have no idea how that happened, but I think it's important to be prepared especially when it comes to different things like that because then you also know, you also have a comfort in knowing that whatever happens, at least you did your best.

Then that's all you can do. As long as you give it your all and you do your best whether it be in studying your talk, practicing your speech or preparing, I think that kind of knowing that, "Well, I've done the best that I can do so we'll just have to see what happens."

[00:27:36.1]

**FT:** And you were three talks, three back to back talks, that doesn't happen often.

[00:27:41.4]

**MP:** It doesn't because the thing is also, because we need to know that you're going into something and you don't feel 100% like you put your all in, it makes everything more terrifying and nerve racking. But doing a few TED Talks before did help and the thing is, my TED Talks weren't my first public speaking engagements.

My very first public speaking engagement I did when I was about 11 and it was at a local school here and I was speaking to a class, a group of students about entrepreneurship and of course, I was super nervous then too because it was my first time ever doing any public speaking but just building up a little bit to certain things does help a lot too.

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**FT:** Oh my gosh, how proud are your parents?

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**MP:** Super proud.

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**FT:** Do you have siblings or you an only child?

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**MP:** I don't think my dog counts as a sibling so I'm an only child.

[00:28:47.3]

**FT:** All right yeah, I was an only child for 11 years and then they had my brother so I feel like I got the best of both worlds. It's nice to sometimes be the only child. You get the full attention of your parents is a nice luxury.

So let's talk a little bit about money. I know you're only 16, but you have made more than some people will make in their 30's and 40's. You've already made six figures by the age of 13. What has it taught you about money and the value of money, this whole experience?

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**MP:** I'm glad you brought that up because I was thinking about that. I am really glad that I have actually had this experience, being an entrepreneur and starting my own business and learning how to manage my money because that's so important, so crucial for me to know as I go out into the world and the things that I've learned through running my business, whether it be financial or just through running a business in general, I'd definitely be able to apply to everyday life and I think that's something that — I'm not saying every teen should start their own company early on, but I think it's something that teens should definitely have an experience in before they really go out into the world.

[00:30:16.0]

**FT:** Where do you get your work ethic? Do you think that's also something that you were born with? You were just born ready to work, excited to work or there's something else going on? For me I think it's in my DNA. I think that the Torabi's have a stubborn work, just a really, really serious work ethic, which is great and it can also be very difficult especially when you're married and your husband wants you to stop working. "For once put the laptop away!" But what do you think of that about you? Where do you get the inspiration to work so hard?

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**MP:** I think that it's also in my DNA. My parents are really hard workers too. They always have been and when I first started, it's not like I had anyone investing in my business. I couldn't just buy piles and piles of fabrics and supplies and just make whatever I want and buy a sewing machine. I couldn't do all of that.

I mean I started really just finding recycled or vintage fabric around the house and just selling them by hand and making them into different designs and I think that even though I have really come a long way from that, there's still and that's always the hard work ethic is always, it's definitely had something to do with DNA I think.

[00:31:46.0]

**FT:** For sure, yeah. I wouldn't be surprised if you, or maybe you already have gone through your heritage and through your lineage and seen what your ancestors accomplish. Do you know much about that like were your parents or first generation or was there a history of entrepreneurship in your family?

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**MP:** I'm not actually completely sure. I mean I do know that both of them have started their own businesses, plural, over the course of their lives and they still want — they're always finding more endeavors and more ideas and they always want to start something new too. I think that's where I get that from because I'm so all over the place in everything that I do as well because now, I do have a business but I'm also an artist, an animator and then also a coder.

[00:32:35.8]

**FT:** What do you do for fun? What do you do on Friday night or Saturday?

[00:32:41.0]

**MP:** Okay, so a lot of people worry that I don't have any time to be a kid and I assure you that I still take time to just goof around and just be a regular teenager. I do hang out with friends, we'll have sleep overs or play video games or go shopping or I do love drawing. Even though drawing is sometimes part of my work, drawing and animation is still super fun for me and it's really relaxing for me and then also reading, just different things like that.

And also, this is random but I love vintage clothing, right? Because not only is it bad for the planet but vintage clothing each piece has its own story. I love modelling and trying on different vintage clothes and just stuff, just normal stuff and of course, I still go on social media.

[00:33:36.7]

**FT:** Yeah, so you're "just like us", or you're just like every other 16 year old. You mentioned college, you've saved hundreds of thousands of dollars for college. Do you really think it's necessary to go to college? At this point, you've accomplished what people go to college to accomplish, get the degree to learn the ropes, to learn about business, to get inspired, you've done all of that. So what would be the reason to go to college at this point, for you?

[00:34:07.6]

**MP:** I think I want — I mean of course, you know it's probably not necessary at this point but I kind of want to go to college for the experience and you can always learn more and I am not totally 100% sure that I am going to actually go to college but I would at this time that I am thinking about it. I would maybe go for the experience, especially if I go to some sort of art or design in college. Those are always pretty cool but yeah. Especially since I'm homeschooled, I've been homeschooled from the start I think it would be really cool to maybe have some sort of experience. But I don't have to go. I'm just thinking about it right now.

[00:35:00.6]

**FT:** Yeah, I was just thinking about how you have all this time to accomplish what you've accomplished, given that you also have to study for test and take the SAT's and next you'll be doing college essays, how do you manage your time? Can you give me some time management advice? I need it.

[00:35:16.8]

**MP:** Yeah, well it definitely does help that you me and my parents, we always try to, to our best of our ability, plan things out ahead of time and I think that that really helps a lot. Basically my

general day, I'll wake up. I'll do four hours of school work with of course lunch in between and then I'll maybe work on my business for an hour or two.

Then maybe I might do a bit of animation for a little bit for maybe like an hour or so. And then, I'll just take the rest of the day to work on other small stuff or to hang out with friends or just kind of do whatever. The thing that also helps was being homeschooled. I had more flexibility to do things like to talk on your show right now for example.

[00:36:11.7]

**FT:** Yeah, I was wondering about that like, "Is she going out of her class to go to the library to do this?" But it makes a lot of sense now that you're homeschooled.

[00:36:20.4]

**MP:** Yeah.

[00:36:22.0]

**FT:** Well Maya, where can we hear you, see you, learn about you next, as in the next six months or so? Are you going to be doing a road trip for your book? Are you going to be doing anything interesting that you want us to join and support you in? Because we definitely want to mention that.

[00:36:40.9]

**MP:** So I'm probably going to be doing something along the lines of a book tour. Also, Google has partnered with me and I'm speaking in a lot of their different Made with Code Events to get girls into coding and computer science.

[00:37:00.2]

**FT:** You must code right? Because you're an animator, right.

[00:37:02.6]

**MP:** Yeah, I do.

[00:37:04.2]

**FT:** Wow, how did you learn how to code?

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**MP:** Okay, so I actually taught myself how to code in 2010. So I was 10 years old at the time. Now here's how this happened. I had started my business and I was on Etsy and Etsy is a great stepping stone if you're kind of just getting into business, especially if it's a creative business like fashion. But I wanted to have my own website, my own domain and everything.

So I was trying to figure out how do people just somehow have their own websites? And of course, I looked at different website builders that were already out there but some of those, I wasn't able to pay the premium membership for them every month or they weren't that customizable. I couldn't do that much with them.

So that's when I literary just Googled "how to build a website from scratch" and from there I learned about HTML which stands for Hypertext Markup Language and it can be used to build things like websites and so learning a coding language is the same as like learning the human language like Spanish or French. Except it's you're learning a language that a computer can understand.

So I did research and over a few weeks and eventually, I opened notepad and yes, the application you have installed on like every Windows computer and just started coding and writing out all of this. Then I ran it on my browser after a bit of that and I had built and designed my own basic website myself. I was just really in love with coding ever since and I speak about it a lot when I talk especially at different events like the Google events too and I speak about it in my book and why it's cool to just check out.

[00:39:11.3]

**FT:** You know what I love about all of this is that you have such initiative Maya, such initiative. I mean if you're ever going to do a TED talk around initiative, which is that just start. Just do it and I think it goes back to what you were saying earlier, one of the big mind blocks, road blocks is that we don't believe in ourselves enough to just even get started. To just start to learn.

Don't be so afraid that you don't have all the answers. Most people who started businesses didn't have all the answers. They still don't have all the answers but what keeps them successful is that they continue to try and take chances and you're doing all of that at a young age. I can only imagine where'll you'll be at my age.

Let's promise to revisit. I would love to just keep in touch. I think you are a complete inspiration and I've already tweeted, I've been multitasking during this call. I went on Twitter because I just wanted to share with the world so quickly which is that you're saying of, "Don't be afraid to do it afraid." Maya, thank you so much and I am wishing you all the best and we know there's so much more to come for you and we're so excited. Thank you for joining.

[00:40:25.6]

**MP:** Thank you so much. I had a great time.

[END]