

**EPISODE 451**

[INTRODUCTION]

[00:00:34.8]

**FT:** Welcome back to So Money everyone. I'm your host, Farnoosh Torabi. Are you an aspiring entrepreneur? You know you are, that's why you listen to the show, you're looking for a better way. You're looking for a richer, fuller life and today's guest, Luisa Zhou is going to tell us how she did it and how she's teaching her clients how to do it. She is a business coach for aspiring entrepreneurs, helping specifically women but men, you're going to learn from this episode too. She's got a lot of knowledge.

She's helping people create their dream business, their dream career and a more fulfilling lifestyle and she created her coaching business while working a nine to five, which many of us are in, a nine to five job but we want something entrepreneurial. We want to be our own boss. How do we make the transition? She speaks in depth about her process and how in just four months, she made over \$100,000 in sales while still working at a full time job.

Some of the failures she made along the way because it wasn't always perfect and her best advice for anyone who just wants to know how and where to start. You have an idea, you're busy with work, maybe you're even juggling parenting but you really, really want to shoot for the stars, you want to make your dream a reality. She gives you some really great concrete steps, steps you can start taking, well, today.

Here is Luisa Zhou.

[INTERVIEW]

[00:01:53.8]

**FT:** Luisa Zhou, welcome to So Money. Great to have you on the show.

[00:01:57.4]

**LZ:** Thank you so much for having me here.

[00:02:00.0]

**FT:** I was looking at your bio online and I think you're going to have a lot of great advice for listeners today and whether you're someone listening and you are in the midst of starting a business or it is a dream, it's sort of a pie in the sky right now, Luisa is going to give us some really concrete steps to accomplishing "the dream", which for a lot of us it's to become self-employed, be entrepreneurial. I think we're living in this entrepreneurial, I don't know what you call it, like a boom?

[00:02:31.5]

**LZ:** Yeah, I think boom is a really great word and I absolutely agree. It's now the time of possibility of living your life to the fullest. We're not restrained by a lot of the rules or just beliefs of the previous generations or years and a lot of people are seeing that I see my friend or someone online having the freedom to create this business that they love and work from wherever and they want that too and you can absolutely have that.

[00:03:00.9]

**FT:** And we look at that almost in disbelief, you know? Because we have been scammed. There are a lot of "make money online quickly" scams and I think that unfortunately, that soils this perception that there are actually real authentic ways to be yourself and make money from your passion online. You yourself were at one point straddling the nine to five. You were at a full time job in the startup world.

Interestingly enough, you worked at a startup, wanted to run your own business at the same time and while you were living both worlds, there was a big time commitment. I think that's the biggest challenge, "I have a great idea, I work a nine to five but I'm busy. My nine to five is

actually an eight to 12 PM, midnight.” So how did you actually find the time to create this business on the side?

[00:03:57.3]

**LZ:** Yeah, absolutely. So there were a couple of things that really helped and I think it comes down to this: If you want something badly enough, I think we as people as just smart individuals are resourceful. We will make the time. If you can make the time to come home after a long day of work and watch TV for two hours mindlessly which I know I have been guilty of many times in the past, you can make the time to do something that will change your life.

So once you have that mindset, it's about figuring out, “All right, I know there is a solution, how do I find it?” And so a couple of things I did was number one, at each phase of building my business, I focus on just one thing. I think that when you're starting your own business, there's so many things you need to, well the “general advice” is, “You need to build a site, it needs to be beautiful, you need to have copyright for that. You need to send out newsletters.”

And all of that is great and there is a time and place for all of that but when you're starting for example, you don't have all the time, all the resources to be focusing on all of those things. It's a step by step process and so what I mean is the very first step, when you have a business idea is to make sure that that idea is valid. That that's an idea that can generate you money and that you want to be doing for a significant amount of time.

So that looks like just speaking with people who might be ideal clients, who might be interested in what you have to offer and just asking them just very simple but important questions like what are you struggling with, what's the end goal here, why is it important to you and then the biggest question at the end is, testing that willingness to pay and it can be as simple as, “Eould you be willing to pay for \_\_\_?” Whatever solution to whatever problem they said.

A lot people miss that step, they'll talk to their friends or they will just research other businesses but they won't directly speak with someone live and ask for that willingness to pay and how I know and how you know you've got something is basically when someone responds and it's not just an, “Oh yeah, that sounds nice, maybe in the future,” because they're probably trying to be

nice. But when someone responds and you can hear the excitement and energy in their voice and they're saying, "Oh my gosh, yes! I need that." Once you have that, then you know you can move forward.

So not to go too much into that but that's really the key. Once you have that idea, that clarity, that willingness and ability to pay for the market that you want to enter, then the next step is about getting your first client. It's not about building your newsletter to a hundred, a thousand or however many subscribers. It's not about setting up a website, it's about finding out where your people hang online especially if you're an online business. Of course you can find local meet ups and places like that.

[00:06:55.0]

**FT:** The watering holes.

[00:06:56.1]

**LZ:** Yeah, exactly which always works. Use all of the places that you have but when you figure out, when you understand your audience through doing that market research, figure out where they're hanging out online. So it could be that they are forums specific to your industry like if you're people loved and you want to do something related to style or mindset or anything, there are places. LinkedIn groups, Facebook groups, specific sites dedicated to those interest where your people are hanging out.

[00:07:29.6]

**FT:** Right, I'm currently enrolled in "Zero to Launch", which is Ramit Sethi's program on how to launch and online business and he echoes a lot of what you're saying and I think the whole point is you want to be able to get into the mindset of your potential client to not just know what their pain points are but what are the words they're using to describe their challenges? Because ultimately, that's going to help you in your marketing, to be able to write a sentence that's going to click with your end user and they'll look at your product as not just something that's nice to have but like you said, "I need this."

[00:08:00.7]

**LZ:** Exactly and I'm so glad you mentioned that because a lot of people, you understand the concept but you don't really do the work behind it and what I mean by that is and I love using this example because it's so visual. If you, for example, want to help people lose weight because you've gone through that in your life and there's a big difference between saying, "I'll help you lose weight," versus "I'll help you fit back into your pre-baby jeans and feel good about yourself and walk into a room and have your husband look at you and tell you that you're hot," you know?

[00:08:32.8]

**FT:** Right, I know you're talking about to Nagina. Nagina Sethi who's been on this show, I think I subscribe to her e-mail, she's a friend. I'm like, "Wait, I've heard that before," it's because she uses that very well and she has a very successful online business and we know that the health and wellness space is really hard to break into. It's a very saturated market but she is doing it very well and by the way, someone who is straddling the nine to five and starting her own business and she's doing it very well.

So check out that episode with Nagina Sethi Abdullah. Luisa, tell us a little bit about your process of how you, I understand, made over \$100,000 in the first four months of your business. How did you do that?

[00:09:16.8]

**LZ:** So it was definitely not the easiest thing I've ever done but what it is, is I advocate a very step by step really systematic approach for every step of your business and I did the same thing and so what I did was I was working up to 20 hours per week or as much as I could on my business. Each step of the way, I focus on just a few things and this is what I mean, I did that validate your market, get your first paying clients by building your relationships hanging out where they are.

I didn't bother with the setting up a beautiful site any of that until later, then what I did was once you have that first paying client, you need to go out there and because a lot of the time, what goes on through your mind when you have one paying client is, "Oh maybe this was a fluke, can I do it again?" Or, "I don't completely understand my client the way I will after I've gotten three more," and so after getting that first one, which is a huge milestone, is to do what's working and get the next three to five.

That's the number I recommend for a few reasons. First, when you're working one on one with people, not only do you build a relationship, you help them get better results, which is key to building a successful business. You need to get out there and help people get results quickly not only that but you can bring in a significant amount of money because you are giving them personal attention and customized feedback to get a maximum return in your time investment.

So doing that, getting my first five clients for private consulting, I was able to bring in a significant amount of money, which then and also helped me to really understand how to speak to my clients, how to really help them get the results that they needed to get because before that, I knew logically, "Yeah, I can help you with this" but it wasn't until I had actually helped them get results that there as proof that, "Okay, I have a system that works."

Then at that point, it's time to make a shift because here's the thing, no one starts a business to say, "Yeah, I want to leave my nine to five but I want to continue trading hours for dollars so I am going to be working with 40 clients," or whatever crazy number, one on one, and being on calls 40 hours a week." Nobody wants to do that and so the beauty of the online world is you have so much leverage.

So what you do is you take the knowledge you've gained from working with those clients one on one and package that into a small group program. I am not talking about something that's \$2,000 or a fancy membership site. It's again, keeping it so simple and so maybe you create a private Facebook group. You sell out a group program to maybe 10 people at less than a \$500 price and so through that what I did was I leveraged the results I helped my clients up to that point and said, "Hey, here is my social proof".

I used paid advertising to drive more people through the promotion I was doing, the webinars, the sales calls, the live video streams and then shared, “Hey, this is my one on one. Now I am packaging it into a lower investment option if you want a group experience,” and so it was the exact same thing I’d already created with my clients but packaging it in a different way. Sorry, were you going to say something?

[00:12:48.2]

**FT:** Yeah, well my ears perked up when you said Facebook group and monetizing a Facebook group. Can you please just tell me a little bit about that and give me some how to’s on that because that to me seems fantastic passive income.

[00:13:02.5]

**LZ:** Yes.

[00:13:03.3]

**FT:** I mean not that you’re just passive, you have to be involved in the Facebook group but it seems very low maintenance.

[00:13:08.0]

**LZ:** It really is. It’s really the concept of any program or membership site. You take out all of the in between stuff, the membership site that would cost you \$2,000 to set up and maintain, the beautifully designed PDF’s that are going to cost you another couple thousand dollars with a designer. People want results especially if you’re doing it at a lower price point.

I don’t recommend this if you’re creating a \$3,000 product but if you’re creating a less than \$500 program and you’re saying, “I’m going to help you get this results” the plus side is, “I’m going to be on that Facebook group, I’m going to be answering your questions” and then what you can do is you create the training every week, every other week.

You just upload it into the Facebook group and then you see what questions people have and you respond and interact with them that way. That way, it's really intimate, there's low overhead and the most important thing is people get results and so those are really the basics to just using it as a Facebook group.

It's basically just an in built membership site for you there already and then what's great is people could also see each other. It's not like a traditional membership site where people just engage with your program and that's it. People support each other which really helps make your job even easier. They feel this great sense of community and it just builds on all of that.

[00:14:39.5]

**FT:** One risk though is that it's on Facebook which is as much as we love Facebook and use Facebook, it's on Facebook and if Facebook ever goes away, that's a risk.

[00:14:49.8]

**LZ:** Yeah, absolutely and I'm really glad you mentioned that because this is the thing and I do share that all the time. So a couple of things, you want to start where you're at right? So whenever the lowest hanging fruit is for now, that's Facebook groups. With that being said, you always want to own the assets in your business which you don't own a Facebook group.

And so what I recommend is after creating that first program and again, it's super step by step, first one on one, first small group program, after that at that point, you've brought in the income you need to be able to take your business to the next step and what that looks like is, "Okay, now it's time to think about scaling".

What that looks like is building your e-mail list, taking the people who are in your free Facebook group, your paid Facebook group, adding them to your own newsletter list and then using that income now that you have a proven group program product as well. It's all about proving things at the lowest cost possible in the beginning.



After you have that and you can prove it, you've gotten results for your first group of clients, then you can turn into that pretty site where you own the site, you have membership modules, the PDF's are a little bit fancier and then that way, you don't have to worry about a Facebook group that goes away tomorrow. You can still own everything.

But it's just about building on it step by step, that's really been the key to my success. I didn't start out with a \$3,000 product or even a \$500 one. At each step where I was, I did what I needed to do and I focus on just that one thing and doing it well so that I could get to where you want to be of course as quickly as possible of owning your own assets and your own programs and platforms.

[00:16:40.2]

**FT:** And you work primarily with people who want to build their business through the internet or also offline?

[00:16:46.8]

**LZ:** Yes, I work primarily with people who are actually in jobs and want to build their service based business. As long as any sort of business of where you're teaching, consulting, giving a service, those are the people that I help.

[00:17:01.6]

**FT:** So tell us the range of things that you help clients with. So you mentioned like copywriting, marketing, understanding maybe the different price points of which you can price your services but what else? What are some of the pain points that you find clients coming to you with?

[00:17:15.4]

**LZ:** Yeah, absolutely. So there are a few pain points that I just come up over and over. The first one, the first stumbling block, I don't know if I have a business idea, I don't know if I have what it takes to build a business and a lot of the time, people come and they think, "I need to build the

next Facebook” or “I need to have this really cool idea” or “everything I know how to do, the market’s already saturated, how can I possibly go out there and do that?”

The very first thing I teach is, market being “saturated” is a good thing. That means there is demand. There’s always room for improvement for your version of the product, for your experience, your techniques, whatever that is, it’s about like you mentioned before, is being able to speak specifically to how you’ll help them and how you’re different, o I teach my students to do that and it’s funny, we’ve had people who’ve started business anywhere from people who are psychics to the usual copywriting sales and a conscious record specialist. So it’s all over the place, I’ve just had a student who started reading a trough reading business.

It just goes to show that there’s really a market for anything. There are 600 figure businesses out there where people are literary paying to have bags of junk mailed to them because it’s exciting. Once you tune into what it is that you can use your experience and turn into a business and tune into why people would want to pay for that and speak to that, it’s actually not simple but it’s not hard here.

[00:18:57.2]

**FT:** If it’s simple, we wouldn’t be hiring you.

[00:18:59.7]

**LZ:** Right, exactly.

[00:19:00.2]

**FT:** And paying you the big bucks.

[00:19:01.3]

**LZ:** Right, so that’s the first thing and then there are two other things that I really, really help my clients with. The second thing is how to do it while you’re in a job. I think there are of course a

lot of really great programs out there but not a lot of them address the specific pain points and what I mean by that is for example, a lot of programs have a ton of videos.

It's just hours of video every single week, well that's great but when you're in a job and you're trying to put this around and find every available hour that you have, you don't have time to be watching five or 10 hours of video every week and then working on your business. It doesn't happen and so what I did instead is I created specifically my programs.

They are all very step by step, they are tactical, they are very results oriented and they're in a really easy to consume format. A lot of them are in writing so you can just read it at your convenience and then go out there and do the work. So that's the second thing, teaching you to manage your time.

This lead to the third pain point which is not knowing what to focus on at what point. Like I talked about earlier, a lot of my entrepreneurs who are in jobs are thinking, "I need to start blogging, I need to build a website, I need to do everything except what I really need to be doing" and what I teach is how to bring it all together in a step-by-step format.

So that you at each point are focusing on only one thing but it's the one thing that will get you to that next point in your business.

[SPONSOR BREAK]

[00:20:48.0]

**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][

[00:21:48.5]

**FT:** I'm going to hire you. Let's talk about your childhood Luisa and by the way, I mispronounced your name before we got on the air. Just so people know, I don't get it all right but your last name is spelled Z-h-o-u but it's pronounced "Joe".

[00:22:04.5]

**LZ:** That is right.

[00:22:05.0]

**FT:** What is your background, what is your ethnicity?

[00:22:07.5]

**LZ:** Yes, so I am Chinese. My parents actually are from China.

[00:22:12.7]

**FT:** And you were born here?

[00:22:13.4]

**LZ:** I was born here, yes.

[00:22:15.2]

**FT:** Tell us about your awareness of money as a kid, what you learned about it when you were growing up, maybe there's a special memory?

[00:22:22.2]

**LZ:** Yes, so I have quite a few special memories but before I get into that, the overall idea I have of money growing up was that it did matter. It wasn't something that you needed to think about consciously and that's not because we were really endowed. It was actually quite opposite. My parents never talked about money.

They had this traditional immigrant mindset. They worked really hard, they'd done something really great with their lives but they still had that mentality where we never budgeted. We never talked about if you can afford this or if you can afford that, it was just as long as you're super frugal, the money will take care of itself.

And so, up until the point until I was in my early 20's, I really had no idea that you were supposed to save. Something even that simple that there's this idea that you shouldn't be spending everything that comes in. As simple as it sounds now, it really is a mind blowing moment for me when I realized, "Oh yeah, you should be saving".

It wasn't like I was being really extravagant which is I didn't have this idea that you need to build some sort of cushion and not exactly related to this but a money memory that I think one of the first I remember is like I said, my parents immigrated here and my father, his very first job that he got was working at a gas station.

After that because he had an engineering degree, he was able to get a job working for Slow Key Martin and then Boeing and so where I'm going with this is I remember once sitting at the dinner

table and my father just casually mentioning that a few years ago, a manager that was looking out for him and who is a mentor had given him a raise of about 40% one year because that's how much he had been underpaid for the past five plus years.

[00:24:25.2]

**FT:** Wow.

[00:24:25.8]

**LZ:** Yeah and I remember thinking because I know my father never really talked about money. His attitude was kind of, "Oh you know that's not something you should talk about. That's not something you need to bother my children or my wife about and I'm not in the same attitude to plaid externally as well". He didn't think it was worth it I guess to ask for a raise or even ever inquire.

I just remember thinking, "Wow that is so much money over five to 10 years" where you could have been stressing less and where you were paying so much less than you deserve because my father worked so hard as well and it just made me realized a couple of things. First, that saying that you miss 100% of the goals that you don't make or you don't try for it or things you don't ask for.

You have to ask, that's the first step. No matter how uncomfortable it feels that was one thing that I carried through with me and then the other one, wow, I want to be in that place where I am in control of how much I make. I never want to have to rely on someone else's generosity looking out for me to be able to or even make a fair wage. I want to be in control of how much I make.

[00:25:48.4]

**FT:** No one cares more about your money than you.

[00:25:51.0]

**LZ:** Exactly.

[00:25:51.5]

**FT:** If we've learned nothing in the last 26 minutes with Luisa and Farnoosh, you said rely on the generosity of others, who? Who are those people by the way?

[00:26:02.2]

**LZ:** Yeah, exactly.

[00:26:03.7]

**FT:** I don't think that and it's very rare that your dad was able to get that 40% raise in one fail swoop and it's sad that he's underpaid all these years but unfortunately so are so many people and they don't even get to that point where they get to catch up. What would you say is your biggest failure setting up your business?

[00:26:22.5]

**LZ:** Yes, there are quite a few failures and there are two that I really want to speak to because I think there are two huge learnings. The first one is actually not related to this business. The first one is related to the second business I was in which was a mobile payments tech startup that I worked on with a co-founder and this was back a few years ago when mobile payments was going to be the next big thing before Apple payments started coming out.

Where everyone was thinking, "Oh yeah, this is the year" and we had a really great concept. We had this great theory of how we are going to enter the market and how are we going to appeal to both merchants because we could offer lower processing fees and consumers because of the incentives that merchants would give for people to use it so they could be at lower processing fees and it tells a lot of how we're going to really enter this billion dollar industry and completely disrupt it and that was great.

However, what happened was with all of the hardware required, we had to bring on a lot of money and so we actually raised close to a million dollars from Angel Investors and what happened was we were so focused on the theory. We just did not get to implementing and getting results and bringing in revenue fast enough. I had to walk away from that and that was just so much money that was a pretty big failure.

The biggest thing I took away was it doesn't matter how cool your idea is or just whatever business you're starting, it's about getting the profitability as soon as possible if you wait until everything is perfect to release your product, to release your idea, whatever it is, you waited too long, it's too late.

[00:28:20.4]

**FT:** Wow and that's a big challenge I think because especially women, we like to be perfect. I like to be perfect, you like to be perfect and there's evidence that women won't even apply for jobs until they feel they are perfect candidates, that they are meeting all of the required pre-reqs. So what you're saying is just be willing to come out into the market place and that's actually fine if your product isn't perfect because that's the only way you're going to know.

You're going to be able to get the feedback that you need, go into a beta at least and that way you can make some money and make some tweaks like build the plane while you're flying it as they say.

[00:28:56.3]

**LZ:** Exactly. That is so key and you're right. I cannot stress this enough, focus not on perfection on yes, great customer service, great products, all of that but nothing is ever going to be perfect. You're always going to be improving, so get out there as soon as possible.

[00:29:13.2]



**FT:** And another thing is you can't please everybody. You're going to have haters, you're going to have people who want their money back, you're going to have people who find issues but I think for every 10 people how love it, maybe there's one that doesn't and those are fine odds in my book.

[00:29:27.1]

**LZ:** Yeah, for sure.

[00:29:28.5]

**FT:** All right Luisa, you've been so much fun. Let's do some So Money fill-in-the-blanks. This is when I start a sentence and then you finish it, the first thing that comes to mind.

[00:29:35.7]

**LZ:** Awesome.

[00:29:36.6]

**FT:** If I won the lottery tomorrow, let's say you won \$100 million bucks, the first thing I would do is?

[00:29:41.8]

**LZ:** Yeah, that's just so much leverage. I would, very first thing, I would hire the best legal and financial advisers in the world that are specialized in high net worth wealth management and get their advice and then the things that I would actually want to invest in are first, my business, I would invest more heavily in a clothing line which I am starting. I would also then set up my own charity focused on educating women.

[00:30:10.7]

**FT:** So hire advisers, set up your clothing line and establish a charity.

[00:30:15.1]

**LZ:** Yes.

[00:30:15.5]

**FT:** That's pretty cool. When I splurge, one thing I like to spend on is?

[00:30:19.9]

**LZ:** Yeah, so travel accommodations and air fare and hotels. You know after a certain point, you need to be frugal but you also need to take care of yourself and when you're just on a long flight or you're going into a dinky hotel and you have to be up at who knows what time tomorrow is just not worth it.

[00:30:40.5]

**FT:** Yeah, I mean its money well spent if you have the money. It's a nice luxury to be able to fly first class or not have to worry about lugging everything especially now that I am travelling with a two year old, I very much appreciate, I wouldn't go into first class with a two year old. I won't do that to passengers but I like to be able to check in all my bags even though it's going to cost a little bit more but I just need all faculties when I'm with a toddler in an airport. When I spend my money to make my life easier or better, I like to spend on?

[00:31:15.7]

**LZ:** Technology. It's also a weakness but it really does make everything better, the newest computer, the newest iPad just because systems, all of that is because that is just a return on investment. That just pays for itself many, many times over.

[00:31:32.5]

**FT:** When I donate, I like to give to \_\_\_\_\_ because \_\_\_\_\_?

[00:31:36.1]

**LZ:** Yeah, I absolutely focus on organizations that share with me a very detailed plan for how they're going to use that money so that I can see the impact and this could be also something I only became aware of a few years ago where so many organizations, they call themselves non-profits but in actuality, a lot of the money just goes back into overhead cost for the business and so I want to look for ones that minimize the middle man where their money is being funneled to the cause actually and the specific causes that I really focus on are women's causes, education, funding their own businesses and water.

[0:32:17.3]

**FT:** Yes, my brother actually did a really quick kick starter, I think it was kick starter, he just emailed a bunch of his friends and family and said I'd like to raise money for I think it was... there's a water, you might know it, it's a water charity.

[0:32:30.3]

**LZ:** Charity water?

[0:32:30.9]

**FT:** Charity water. I just had the words reversed. It was a no brainer like within four hours he had raised like \$800. Just to friends and family. People... I think if you just make a compelling case for it, there's so many charities, it's just hard to really figure out which one is for you, like the most exciting to be a part of to support.

Like you said, it's important to know where the dollars are going and there are websites out there that will actually tell you what the overhead cost are, give them star ratings based on how

their money gets allocated and one is charity navigator, I think guide star is another one, thanks for bringing that up.

[0:33:14.5]

**LZ:** Yeah.

[0:33:15.5]

**FT:** All right, when I was growing up, the one thing I wish I had learned about money is?

[0:33:21.3]

**LZ:** Gosh, yeah, I wish I learned that you have the ability to make as much money as you want. IT doesn't have to be hard, it shouldn't rule your life but you can make as much as you want. I truly believe that.

[0:33:36.1]

**FT:** Imagine if someone had said to 15 year old Farnoosh, you wanted to pursue journalism, instead of saying to me which is what people said, you'll make no money, you will have terrible hours and you won't be able to have a family, instead, maybe someone said to me, all right, it's not traditionally in the industry that has a lot of money to go around but you can make a name for yourself, you can go out there and call your own shots. I just think had someone told me that too, I wouldn't have maybe taken as much time to figure it out.

[0:34:07.8]

**LZ:** Exactly.

[0:34:08.6]

**FT:** I had a head start on life. Adults out there, if kids come up to you with dreams and you think well, they're going to have a hard life or it's not a lot of money or... encourage them but show them a better way maybe to find fulfillment in those roles. Luisa, you're so inspirational, thank you so much. Last but not least, I'm Luisa Zhou, I'm so money because?

[0:34:33.1]

**LZ:** Because I am changing the world and even more importantly, I am changing individual lives one at a time and I'm going to continue to do so for the rest of my life on an increasingly larger scale.

[0:34:45.3]

**FT:** Yeah, I can't wait for your clothing line, that's exciting, I'll be signing up for that. Luisa, thank you so much and we'll be looking out for you.

[0:34:54.3]

**LZ:** Awesome, thank you so much again.

[END]