

**EPISODE 469**

[INTRODUCTION]

[00:00:35.9]

**FT:** Welcome to So Money everyone. I'm your host, Farnoosh Torabi. Are you ready to have a good laugh and maybe discover your new hero? Today we have a guest who might deliver all of that. She is a blogging veteran, author, speaker, comedian, pop culture enthusiast, Luvvie Ajayi is here. She's out with a brand new book that's getting a lot of praise, it's called *I'm Judging You: The Do Better Manual*. It's her first book, I have a feeling it's not going to be her last. The book has humorous essays that dissect our cultural obsessions and calls out bad behavior in our increasingly digital and connected lives.

A little bit more about Luvvie, she's the voice behind the very popular blog, [awesomelyluvvie.com](http://awesomelyluvvie.com), there she covers all things pop culture. She has also a passion for social justice and shoes, yeah shoes. So in 2009, she co-founded The Red Pump Project to raise awareness about the impact of HIV/AIDS on women and girls. Luvvie also is a sought after speaker, she speaks at conferences like the TEDx Columbia College Chicago, South by Southwest and many others. She's met Oprah, she's met Shonda Rhimes and now I'm honored to say, I get to meet her at least voice to voice for the next 30 minutes.

Is there such a thing as having too much money? Luvvie and I debate this, she also shares why she thinks and I do agree that giving back should be an obligation not an option and, you'll love this, the deleted pages from her new book that have to do with doing better with our money. I'm so sad that they got deleted, but I'm happy that she was able to share some of those insights of those on the show as an exclusive.

Here we go, here's Luvvie Ajayi.

[INTERVIEW]

[00:02:24.6]

**FT:** Luvvie Ajayi, welcome to So Money. Congrats on your new book.

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**LA:** Thank you, thank you. It's called *I'm Judging You*.

[00:02:31.0]

**FT:** *I'm Judging You: The Do Better Manual*.

[00:02:32.9]

**LA:** Yes.

[00:02:34.0]

**FT:** I'm judging you, are you judging me? What are you...

[00:02:37.7]

**LA:** I am judging all of us always, okay?

[00:02:41.8]

**FT:** The goal with the book, do you really think you're going to hopefully change some lives or you're just hoping to maybe get people to think a little differently about their perspectives on things?

[00:02:50.9]

**LA:** Both and also while they're reading it, I want them to laugh. So my book is a collection of essays on life, culture, social media and fame and I chose to call it *I'm Judging You* because I

feel like we're all ridiculous and we can all do better. So that's why the cover of my book has a lollipop on it that is given an epic sad eye.

[00:03:14.9]

**FT:** Epic side eye, you know with social media too we're judging all of the time right?

[00:03:19.5]

**LA:** Yes, yes.

[00:03:20.0]

**FT:** What do you mean by do better? Like in what ways? What do you focus on the book? What are the areas where we should be looking at doing better?

[00:03:27.6]

**LA:** So my book has a broad range because of course on my blog awsomelylurve.com, I cover all different topics and I didn't want my book to just focus on one thing. I wanted it to be basically be a journey. So I go from talking about, you know how we all have that one friend who always makes the worst relationship decisions and you're like, "You have everything else together but you always pick the worst partners."

I go from that to talking about how we can all do better when it comes to race and when it comes to feminism and religion. I go from that to talking about how we are generation social media and how everybody is so obsessed with fame and how people use Facebook as their own reality TV show. So it covers a wide range of topics and there's something for everybody here.

[00:04:16.1]

**FT:** And your work is really at the intersection of technology and humor and pop culture, how did you arrive at this very unique, I would say, environment? This really, you really cornered the market for yourself here.

[00:04:30.7]

**LA:** Well I've been blogging for 13 years. So I was blogging back in college when I was just talking about tests I didn't study for and roommate problems but when I graduated from college in 2006, I started a brand new blog, which is what is now awesomelylurve.com where I was just talking about pop culture and whatever randomness I felt like talking about that day.

So I didn't let my blog just have one niche. If my blog was to have a niche, it would just be a humor blog but that means I cover all topics but it's always from this witty lens and that's why my voice got elevated because it was in its own lane.

[00:05:12.1]

**FT:** How do you start a blog in 2016? 10 years ago it was a less crowded space, sometimes just being there was enough to get you noticed but now it's so crowded. So how do you differ? If you were to give advice, I'm sure you do, to people who want to build a community online and their passion is writing. So they don't want to do a podcast, they don't want to do a YouTube channel, they want a blog, which seems so antiquated now because there's so many other ways to get out there. So how would you actually do a blog and do it well in 2016?

[00:05:43.6]

**LA:** There's 200 million blogs that exist, so starting a blog now means there's some other blog out there that is already covering the topic you want to cover. But what makes people stand out is their voice and basically what they are bringing to the table. So if me and somebody else covered the same topic, what makes mine stand out? Mine stands out because of how I approach it and how I'm authentically myself.

So you really have to stand in your own voice. You shouldn't try to mimic somebody else's because what is the point? Anyone can just read whoever's voice you are mimicking, you might as well come with your own angle, with your own ideas and make it work.

[00:06:28.5]

**FT:** You know Adam Grant?

[00:06:30.6]

**LA:** No.

[00:06:30.9]

**FT:** He is a Warton Professor, he's a prolific author, he recently wrote an op ed in the New York Times, you brought up the word authenticity so I wanted to see what you thought about this. So he wrote an op ed that was like, "Don't be authentic. The only person that could really afford to be authentic is Oprah," and his point was, it was a very catchy title, his point was that sometimes who you are is not appealing.

And so, if you're somebody who is not funny or that maybe you're great in person but you're not great as a blogger, that he was like, "Maybe it's about looking at other people and adopting some of those qualities that you admire and incorporate that into your voice that is otherwise flat or not exciting." Because he worries that all of us suddenly became authentic, some of us would fail at it and it wouldn't be happy ending.

Of course Brené Brown took that to task because she is all about authenticity. So what do you think about that? What if you feel like you're not confident in your humor, you're not confident in your pros and you want to be a really great blogger, should you try podcasting instead?

[00:07:41.2]

**LA:** Yeah, I mean there's many forms of creating content but I completely disagree with Adam saying "you might as well be somebody else for success". That's ridiculous because here's the thing, you being somebody else doesn't even guarantee you success. So you're working twice as hard to mimic somebody's voice and you're still not guaranteed their success. So you might as well just be yourself, make it slightly easier on yourself and see what happens.

[00:08:04.2]

**FT:** And failure is part of it. Failure is totally a part of it, yeah.

[00:08:06.6]

**LA:** Absolutely and everyone is not funny and I'm not saying everyone needs to be funny. Be who you are because if I am not funny naturally, my blog wouldn't be funny. So the only reason why my blog became a humor blog is because when I started writing and having this blog, I didn't have a niche, I didn't consider it anything. But I noticed that people started laughing at my words because I am just naturally goofy.

So people who know me in real life read my blog and say, "I hear your voice as I am reading this." That is what lets me know I am standing in my own voice. So yes, if you're not a great writer and you are more of a better speaker, get a podcast, get a video blog, do something because writing is not the only way to create content online.

[00:08:54.0]

**FT:** Was there a point in our career as you were blogging and gaining an audience that you said, "Okay, I need to be a little bit more conscientious and strategic about my "brand"?"

[00:09:05.3]

**LA:** I also think this is where it pays off when you start blogging, you have zero expectations. When I started blogging, I didn't have any strategy or thoughts of brand. I was just myself. I was just strictly myself, doing what I felt doing, it was a hobby. So there was no pressure on me to be

like, “This has to blow. This has to make me all the money,” and having no pressure actually end up being the best thing because I was able to build an audience that was there because they loved my voice. It was the right things without thinking, “Oh my God, what does the brand going to think?” and I was able to create this platform that was authentically me and that it was not a business. It was a hobby and that allowed me to be very sincere.

Now, I am more conscious of brand but even then it’s because I have a larger audience but still, I always have to ask myself, “Are you saying what you want and do you mean it?” because I am not crafting a voice that is based on expectations. I’m still not trying to fall for that pressure. So me online is still authentically me in person. The things I would say on my status are things I would say in a crowded room. So that’s always been important and I think that’s been what’s helped me be successful.

[00:10:27.2]

**FT:** That’s interesting. That’s a great thing to remember, say what you would only say in a crowded room.

[00:10:32.1]

**LA:** Yep. When I do workshops I always tell people and especially when I talk to young adults and I talk to high schoolers and college students I always say, “Whatever you post on social media, imagine that it would end up on a giant billboard on Time Square. If you don’t want it to end up on giant billboard on Time Square do not post it.” If you govern yourself on that way, you won’t have content that could possibly damage you in anyway.

[00:11:01.8]

**FT:** Agreed. One of your passions is technology and my question is, how far is too far with technology these days? There’s so many platforms to voice and to engage right now and in some ways, that’s fantastic but I think in other ways it can backfire. It makes us lose touch with reality. So in your world, if we’re going to do better with technology, what would be some solution to that?

[00:11:32.6]

**LA:** Well I'm part of generation social media but I am also part of the bridge generation. So I am 31, so I am part of the generation that remembers before internet when we still have to go to the library to use a computer. But then I'm also the one who grew up, in high school and college, My Space, Facebook, Twitter and all of that. So we're the ones who have the most balance when it comes to using tech for everything and also knowing when to stop.

But I think what tech can become the snake that eats its' own tail is when we use these tools as our end all be all. So I've seen people who made up and broken up on Facebook, I've seen people who have lost best friends of 20 years because they had "Facebook status beef". So it's a matter of still understanding that these are tools, they're not the only way we're supposed to be communicating.

So if we have a friend who I vehemently I disagree with, with something that they said on Facebook, I would rather either call them or text them and say, "Hey, here's what I have a problem with what you just said." Because if that is my friend, we shouldn't hash out conflicts on a public platform.

[00:12:55.2]

**FT:** Right. Speaking of hashing out conflict on a public platform, this is so unrelated to money and we'll get to money in a second but you have written about this on your blog recently. We're recording this now, it's late July. So maybe by the time it airs it will have resolved itself, Taylor Swift and Kanye West, go.

[00:13:13.9]

**LA:** Oh my God. First of all, oh man I am not a fan of either one of them. I want to be clear about that because for different reasons but I kind of found some joy in Kim doing that to Taylor because Taylor has used this narrative of Kanye trying to ruin her or Kanye just being this big bad wolf on her but not taking accountability for some of what she's done too. She's also made

money off this Kanye-Taylor beef. So then for her to be caught on video, getting these lyrics that he typically do.

[00:13:52.8]

**FT:** Served, yeah.

[00:13:53.3]

**LA:** Getting served, okay? Kim showed some receipts, I enjoyed it a little bit. I did and for once, I gave Kim a virtual high five.

[00:14:04.4]

**FT:** Yes, I don't agree with a lot of things that she posts on Snapchat but this one was very touché I think. Let's see what happens by the time your book comes out. I've heard that your book, I've heard through the grapevine that your book is already getting so much acclaim, people like Tina Fey, Oprah, are big fans. How does it feel to have a little brush with celebrities and I'm sure once the book is out, I'm glad that I have you now because I feel like once the book is out, you're going to be super busy and you won't have time for little people like me.

[00:14:38.8]

**LA:** So Amy Poehler actually has one.

[00:14:40.6]

**FT:** Amy Poehler, okay.

[00:14:41.5]

**LA:** Tina doesn't have it yet, I'm crossing my fingers that I can get it to Tina. Oh man, the book, this is my first book so this is new territory for me. I don't know what to expect and I feel like a

fish out of water for once but I think people are going to love it. I think people are going to love this book because I have gotten some really, really good feedback about it. I've gotten text messages from some people who've been reading it and being like, "I should not read this in public because I keep crackling."

[00:15:16.7]

**FT:** That's the best compliment.

[00:15:18.2]

**LA:** It is like my friend Joan Morgan who wrote *When Chickenheads Come Home to Roost*, she texted me and was like, "I am on the C-Train dying".

[00:15:28.3]

**FT:** I take the C-Train. I think I remember her.

[00:15:32.4]

**LA:** Oh my God.

[00:15:33.0]

**FT:** "Death by Luvvie's book".

[00:15:34.9]

**LA:** "Death by Luvvie's book", yes that would be the best compliment. So I am really excited because I am proud of what I've done here and I think that it is also important for this book to do well because women and people of color have to double prove ourselves when it comes to publishing and of course every other thing.

[00:15:55.7]

**FT:** Everything.

[00:15:56.2]

**LA:** Everything. So this book, it's doing what will make it easier for somebody else.

[00:16:05.9]

**FT:** Congrats again, that's a huge accomplishment. All right, let's talk about money. Do you talk about how we can do better with money in your book?

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**LA:** Do I talk about it? You know what's funny? I actually end up eliminating a money chapter from my book at the last moment.

[00:16:18.0]

**FT:** No.

[00:16:19.4]

**LA:** I did, I did.

[00:16:19.9]

**FT:** Well tell me everything that you have eliminated now.

[00:16:23.0]

**LA:** Oh what did I eliminate? Okay, so there was going to be a chapter on money. So I gave a commencement talk, a high school graduation commencement talk about a month ago and one of the things that I made sure to tell them was, "Okay, you are an adult. What does that mean? It means all the good and bad, it means that you're now responsible for yourself but one thing you should keep in mind when you start college is do not sign up for that credit card application just to get that free pizza or free t-shirt."

[00:16:49.6]

**FT:** Right.

[00:16:50.1]

**LA:** Do not. Because many people have ruined their credits from free pizza credit cards.

[00:16:58.1]

**FT:** Or free vodka shots, free visors. Well the good news now, hopefully many banks are complying, is that they cannot be on campus soliciting credit cards anymore. And in fact if you are under the age of 21, you have to either show proof of a job or that you have a co-signer in order to qualify for a credit card, which is great.

I think when we were in college it was a different situation and then that little thing called the financial crisis happened. And then the CFPB, the Consumer Finance Protection Bureau decided to crack down on some of that marketing activity. But with that said, I have heard of banks still cutting corners and it does still happen.

[00:17:43.0]

**LA:** Wow, see? No one told us that. Nobody told us that.

[00:17:49.1]

**FT:** Listen, I always tell college, recent grads, I'm like, "You want to open up a credit card? Maybe you should first check your credit report because you might already have one," and I did that. I didn't even know that I had two credit cards when I got out of college is because the first week of college I had sign up for some to get the free tchotchkes and when they came in the mail, I maybe didn't even open them or whatever. I didn't really care, I didn't use them but they are still open technically.

So I said just make sure that you are not opening up additional credit cards that you don't need. You might already have a few in your name because of some decisions you made in your freshman year. So now that you are authoring a book and I'm sure you have all these projects going on, how do you personally characterize your financial philosophy? What's your approach to money, Luvvie? Do you have an ideology around it?

[00:18:48.1]

**LA:** My approach to money? I think money is useful up to a certain point and after that in comes the detriment.

[00:18:59.3]

**FT:** So there is such a thing as too much money?

[00:19:01.1]

**LA:** There is. I do believe there is such a thing as too much money. I do. I think that for me, I never had a goal of being like, "I want to be a billionaire." That just feels like too much money to be responsible for.

[00:19:14.2]

**FT:** It's a lot of work. It's a lot, yeah.

[00:19:16.6]

**LA:** It's too much money and there comes a point where you can only spend so much. You can only buy so many homes, you can only go on so many vacations until you're like, "Okay, so what else do I do with this \$500 million that's left over?"

[00:19:32.7]

**FT:** You could give it away. I mean look at Warren Buffet and Bill Gates, I mean they have foundations. They actually have the oath that they're taking that once they die, more than half of their estate go to philanthropic purposes and you obviously run The Red Pump Project so maybe that's a reason to be a billionaire, to be able to give back.

[00:19:56.3]

**LA:** Absolutely. I think giving back in general should be an obligation not an option. So yes, absolutely. If you are a billionaire, yes give away a lot of that money because again, you can't take it with you. You can only spend so much on yourself after you've secured the futures of your kids and their grandkids, what do you do with the rest of it? Give it to something worthwhile but I am far from that.

[00:20:22.1]

**FT:** What's that?

[00:20:22.8]

**LA:** I said I am far from that so.

[00:20:25.5]

**FT:** Well, you know what? The night is young.

[00:20:28.0]

**LA:** The night is young, yeah.

[00:20:29.8]

**FT:** How did you learn about money growing up? Well I mean you don't assume that you learned a ton or learned a little, I just would love to know what was your experience learning about money, if there was a pivotal memory that you had growing up that shaped the way that you look at money today, that you just said that there's a limit to how much you should really have.

[00:20:50.3]

**LA:** I don't think I have a moment of like, "Okay, this is what defines." — I've always looked at money, I mean money is a good motivator in that you need it to survive, keep your head above water and I'm a fan of shoes. So I like to have some to be able to buy shoes and travel but I have never been one of those people whose number one drive is getting money.

[00:21:20.5]

**FT:** You're number one drive has been what then?

[00:21:22.1]

**LA:** Well my number one drive is freedom. Now money comes with that but I mean freedom as in I just want to have enough money where I can live life on my own terms and that's what I mean by freedom. So if that means I don't have to work 60 hours a week to pay all my bills, it means yes I want to do a vacation here and there but I don't think I need enough money to where I can run the world like that just feels a lot. So yeah for me I just want freedom, that's my motivating factor.

[00:21:55.5]

**FT:** You say you don't want to run the world, but do you see yourself as a leader?

[00:21:58.6]

**LA:** I do. I absolutely do. I think I am in a space of power and privilege because of my blog and the audience that I have built and people listen to me so I do see myself as a leader.

[00:22:12.4]

**FT:** And who are your role models?

[00:22:15.5]

**LA:** My role models, oh my gosh, Shonda Rimes is one of them because she basically drop kicked the glass ceiling of Hollywood and Shonda Rimes single handedly opened up doors that said, "Hey black women can run television and do it successfully," and also she is very committed to making sure that one, she shows the world as it really is in her shows but also, she makes somebody else's path easier than hers was.

She's absolutely one of those women whose like, "You know what? I'm going to keep the door open because I have that power and I am in that space to do it." So she's definitely one of my role models.

[00:23:02.1]

**FT:** Well you might be excited to know or maybe you already know this that on Amazon when you click on your book, *I'm Judging You*, it's a frequently bought together, *I'm Judging You* and *Year of Yes* by Shonda Rimes.

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**LA:** Absolutely.

[00:23:14.1]

**FT:** So people really looked at both of you for guidance, that's great.

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**LA:** Yeah, that is the ultimate compliment too when I noticed that on my book thing. Honestly, since my book has been available for pre-order, they paired me and Shonda's book together.

[00:23:31.9]

**FT:** And have you met her?

[00:23:33.1]

**LA:** Oh yeah.

[00:23:35.8]

**FT:** Yeah you guys go back.

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**LA:** Oh my God, I end up moderating a panel with Shonda at the United States of Women Summit in June actually also. So we have met a couple of times, she actually reads my work, which is incredible.

[00:23:52.0]

**FT:** Wow, so do you think about her when you're writing? Like, "Okay can't use this word because Shonda is reading it." Or, "I've got to be funnier here because Shonda is reading it?"

[00:23:58.6]

**LA:** No I don't.

[0:23:59.3]

**FT:** Or Amy Pohler's reading it.

[0:24:02.1]

**LA:** No, I do not. I try not to do that because then it will just take me off my game. It would just take me completely off my game, I'm like, "My god, is Shonda reading this right now?" No, she actually, she retweets my work from time to time too and it's incredible.

[0:24:16.1]

**FT:** My gosh. I also understand that you've met Oprah and I have to ask everyone who has been on this podcast who has met Oprah, what it was like in the moment, first impression? And I actually write for Oprah Magazine, I am hoping one day she and I will meet, fingers crossed but in the meantime I'm trying to live vicariously through people like you. So give me the goods.

[0:24:38.7]

**LA:** So I met Oprah twice this year, what's interesting is over the years though, me and Oprah had been in the room together at least 15 times but I never attempted to meet her. Because I wanted the first time I met her to be the first time for her to be like, "Oh hey Luvvie," and actually know who I am as opposed to like a drive by meeting.

So in April, I met her at a brunch that she had for a hundred people who she thinks are living their best lives. We got to watch her show Super Soul Sunday, this room had like Ava DuVernay in it, India Arie, Jessie Williams, it was just an incredible room. So I ended up being heard there but then we had — then in June, her team had me come to LA to interview the cast of Green Leaf, her new show on OWN. She was the first one I interviewed and I end up sitting there. I end up interviewing the best interviewer in the world.

[0:25:38.4]

**FT:** Yeah, well how did you prepare interviewing Oprah? What was the first — my struggle is always the first question. What was the first question you had for Oprah?

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**LA:** You know what? I can't remember.

[0:25:47.1]

**FT:** You blacked out?

[0:25:48.9]

**LA:** I cannot remember, I was just like, "Great show," but during the interview, I was talking about her character on the show who wears this awesome afro wig and I was like, "That hair is so dope," and she was like, "Thank you." I was like, "I actually just cut my hair six weeks ago and I had locks in the middle of my back and I cut it all the way down to where like yeah, super short cut," and she turns to me and said, "Luvvie, what's going on with you and grabs my head."

[0:26:21.3]

**FT:** Oh my gosh, did you throw up?

[0:26:25.5]

**LA:** I totally was like, "Oh my god, Oprah is touching my head." I was feeling anointed in that moment, okay? Oh my gosh and then she like — after the interview, she gave me a hug and stroked my head some more. First of all like hugging her is like hugging clouds, it's like the best hug ever.

[0:26:42.6]

**FT:** Hugging Oprah is like hugging clouds, you can't get enough.

[0:26:46.3]

**LA:** Best hug ever.

[0:26:47.2]

**FT:** Oh my gosh.

[0:26:49.3]

**LA:** So yeah, it was awesome.

[0:26:51.4]

**FT:** Steadman's a lucky man, what can I say.

[0:26:53.9]

**LA:** Yes he is.

[0:26:57.0]

**FT:** I want to talk about the Red Pump Project. This is your foundation and it's a nonprofit, it raises awareness about the impact of HIV/AIDS on women and girls and you work on this along with Karyn Brianne Lee. Tell us about it and how we can get involved?

[0:27:16.6]

**LA:** I started this nonprofit with Karyn seven years ago because we both know people who are infected and affected by AIDS. So I have a friend who has 20 cousins who are living with her grandmother because their parents died of AIDS related complications in Malawi and she has a friend who told her he was HIV positive. We wanted to do something around this because we both didn't realize how bad the epidemic was still affecting people because people stop talking about it.

Our thing is we wanted to talk to women because we realize that women are the ones who are always affected because we're the caretakers even when we're not the ones living with it. So we decided to start as — we did a blogging campaign called Rock the Red Pump where we ask our blogger friends that on March 10<sup>th</sup>, which is girl AIDS day to talk about HIV and AIDS, no matter what it is they typically talk about, and that was March 2009. It was like seven days before Women and Girl's AIDS day and 135 people ended up joining us to do it.

It was like, "Whoa," you know? On that day too, we asked, we were like, "Put on some red shoes, let's talk about this, let's normalize this conversation," and we did not expect 135 people, bloggers would join us and afterwards, people are like, "What's next?" That's when Red Pump became a national nonprofit, now we do events around the country, we do workshops like cupcakes and condoms. We basically want to say like if you can talk about this epidemic on Facebook in a room full of strangers or while you're at a bar, you can talk about it to your partner, you can talk about it to your family members.

So we still do our rock the red pump campaign every year around March 10<sup>th</sup> and we still wear our red shoes, our different events and yeah, we're excited to be a part of this conversation that's like, "Okay, women, look, okay. There is no shame in being a sexual beings but here is how you can protect yourself and if you're living with the epidemic, you're not some type of leper. We are here for you, we are standing with you and yeah."

[0:29:32.6]

**FT:** You mentioned earlier that charity, philanthropy, donating, volunteering, it shouldn't be an option that should be an obligation. Where did you develop that mindset? How did you develop that mindset?

[0:29:47.1]

**LA:** It's funny, the last chapter of my book is actually called do something that matters and it's because it's that important to me. I think I developed it from my mother, just watching her be somebody who has been selfless always has taught me that that's what you're supposed to do. She would literally give her shirt off her back to somebody. I remember when I was young and sometimes we'll have visitors and somebody would be like, "Oh my god, your shirt is amazing," my mom would go into the room and change into a new shirt and hand hers over. For me I just feel like if everybody was committed to making sure we leave this world better than we found it, it would be a much better place than it is right now.

[0:30:33.4]

**FT:** Right. Some more money questions and then I have a really fun round robin for us. Do you have a little bit more time?

[0:30:42.6]

**LA:** Absolutely, I got all the time for you.

[0:30:43.8]

**FT:** Okay, I hope you're having fun, I am. I'm soaking it all in. So we talk on the show about failure and I think it's important to experience that and to understand what went wrong and hopefully that will be your lesson going forward in life. So when it comes to financial failure, Luvvie, did you ever have a big moment of failure? It doesn't have to be big, but it was significant enough to maybe stop you in your tracks and change the way you either think about money or manage your money?

[0:31:13.3]

**LA:** Oh absolutely. Being an entrepreneur is hard because that's also why I kind of fought this whole blogging thing tooth and nails for a long time. When I graduated in college in 2006, I had a full time job doing marketing and digital strategy for nonprofits, and I got laid off that job in 2010. That's when I finally did this whole blogging and digital strategy thing as an entrepreneur.

I was basically pushed to take the leap of faith that I wasn't going to take myself because I wanted my regular every two week paycheck. That's hard to give up. When I lost that, I was kind of forced to face the music of, "Maybe I should make this thing that has been such a hobby for me that I love, my full-time thing?" But it was a struggle for a long time, I would still be looking for full time jobs because as an entrepreneur, nothing is set in stone, where is your next check coming from?

Invoices that are net 30 and net 60. You might be sitting around waiting for sometimes three months to be paid so you have to manage your money very smart like if you have an influx of cash flow, you have to make sure you don't spend it all at once because when's the next time coming? As somebody who owns her own business and works for herself, I'm constantly learning lessons about money. One, how to stand in your worth, how to make sure you're charging what you really deserve and making sure that people aren't taking advantage of you, is a constant lesson.

[0:32:50.3]

**FT:** Did you learn the hard way about that? How do you know your worth? It's something that there's no other Luvvie. You can't go on payscale.com and go, how many other Luvvie's, what do they do and what kind of money do they make in order to have some kind of frame of reference, like you said, entrepreneur, it's very hard to sort of get that context. How do you educate yo8urself on that?

[0:33:14.5]

**LA:** It's a matter of one, talking to people who are on the industry, I am lucky enough to have a community of women who are also bloggers as my friends. We can actually balance real numbers off each other and say, "Hey, I got offered this campaign, this is what they're paying,

do you think to fair?" So having that is so invaluable because then, a lot of times we're all working from different points of, frames of reference. You don't know that something that you just charge somebody a thousand for, thousand dollars for. Somebody else is getting paid \$5,000 for it.

So a network is great but two, also, there are times when you'll settle for things that — for less than your worth because you're like, you know what? I'm going to do it but then when you, yourself will take an advantage of, when you're like my gosh, this just took me 30 hours to do and I'm only getting paid \$500 for it. That will be a lesson for you for the next time to know that okay, you shouldn't accept that.

[0:34:16.6]

**FT:** Right. Well, I have the privilege of working with an agent who helps me negotiate and one of the things that we try to remind people when they say, "Okay, well, we just need you for an hour, what do you need for an hour a day, I don't see my work as being valued by the hour, right? My work is my work, my presence is my presence, there's value in that and yes, of course a one hour engagement is going to be a different price in like a three day engagement but that's not the only variable.

[0:34:48.9]

**LA:** Right, we're supposed to use value based as opposed to hourly. We're not hourly workers. It's like my name being attached to a campaign, what is the value of that. That's important too and I think for women especially, women aren't taught to stand in our power, we're not taught to negotiate, we're just basically told, "Hey, here, take this," and there's something like most women never negotiate the first offers they're given.

[0:35:22.9]

**FT:** No, yeah. We leave a million dollars in lost wages on the table because we don't negotiate in the beginning of our careers.

[0:35:29.6]

**LA:** Oh my god.

[0:35:30.1]

**FT:** Fun fact. Yeah.

[0:35:32.8]

**LA:** Un-fun fact. I think it's really important for us to really stand in this power and reclaim it. My sister, her last job, when she accepted her offer I was like, "Did you negotiate?" She's like, "No." "You accepted the first offer?" "Yes." "Why?" Because she was afraid that if she negotiated, she would lose the opportunity.

[0:35:53.3]

**FT:** It's a big myth, I don't know what keeps perpetuating that myth, I think it's just the stories in our head, it's the insecurity, like you said though, as women, as minorities, we have to work twice as hard to really claim our place and I think with that comes the mindset maybe that "I don't deserve to be here or I should just be happy to be here."

[0:36:15.1]

**LA:** Right, "I should just be happy that they even want me in the room" but I think it's also, it's society drilling in our heads that we are not worth defending and we're not worth more. I think it's a cultural thing and we kind of have to start early now, start talking to our girls early about making sure that so when it's time for us to get in the room, they're asking as exclamation points, not as question mark because it's a difference between being asked, "How much you charge?" And you say, "\$5,000 or \$5,000?" It's like, "Oh, okay, I know you're not really firm on this, let me take advantage of that." Yeah.

[0:36:58.9]

**FT:** That's great advice. Okay, let's do some fun, I don't know what you call this but I thought it would be cool because you commentate so much on what's happening in culture and pop culture that I thought it would be cool to throw out some names or topics and then whatever is the first thing that comes to mind, just no filter okay? Just say it.

[0:37:20.9]

**LA:** Got you.

[0:37:22.4]

**FT:** I hope I covered enough ground here but I thought maybe we would start with, Donald Trump.

[0:37:31.2]

**LA:** Ass hat, I hate him so much, he's the worst. He better not run this country, oh my god.

[0:37:37.2]

**FT:** Do you have plans? What's your exit strategy if Donald Trump wins?

[0:37:41.0]

**LA:** You know, I don't think I should have an exit strategy because those of us who has exit strategies are those of us who have the privilege to have exit strategies, we can't leave this country to burn as like you have no other choice.

[0:37:55.2]

**FT:** He's going to burn it no matter what. I mean, I don't know. I'm saying if he becomes president.

[0:38:02.4]

**LA:** We have to do everything in our power to make sure that does not happen.

[0:38:05.5]

**FT:** Well that is the thing right? There's a lot of rhetoric like I hope he doesn't win or he better not win but it's like, where is the actual movement towards? We need to act now. Some people are protesting but I feel like there should be something, I don't know what it is, I'm not the expert but I want...

[0:38:23.6]

**LA:** Register to vote, make sure your friends are registered to vote, make sure that you can take the people who are older, your neighborhood to vote. We all have to pitch in.

[0:38:34.3]

**FT:** Yeah, that's right, exactly, bring your friends, your neighbors, your elderly friends, help them cross the street, show them the directions, get there together. All right, on the flip side. Hillary Clinton. One word.

[0:38:52.7]

**LA:** One word? Shoot, I don't know. That's hard. Hillary Clinton I would say, I'm with her, okay, I use that as one word. #imwithher.

[0:39:04.2]

**FT:** I'm with her, yeah. Oprah.

[0:39:09.1]

**LA:** Oh my god, I love her so much, she's everything. That's not one word but Oprah, I would say Oprah is purposeful.

[0:39:19.3]

**FT:** Brexit.

[0:39:22.2]

**LA:** Disaster. Okay? Complete, utter disaster.

[0:39:26.9]

**FT:** Orange is the New Black.

[0:39:31.4]

**LA:** I think I'm done with Orange is the New Black.

[0:39:33.3]

**FT:** I think so too.

[0:39:35.1]

**LA:** Season four was so disheartening and dismay that I just don't know if I'm going to tune in for season five.

[0:39:42.0]

**FT:** It was too heavy, I couldn't...

[0:39:44.7]

**LA:** It was too heavy in a way that wasn't even — I'm used to heavy shows. I watch Game of Thrones, I watch House of Cards, I watch all types. But there was something about this season of Orange is the New Black that felt heartbreaking. It can't come back from it.

[0:40:09.0]

**FT:** Yeah, it was so heart breaking and it was stomach wrenching and it was horrifying and depressing. I mean, really, at the end I was like, I felt so beaten up.

[0:40:19.2]

**LA:** Yes, me too. I was like, "Where is Hope? Hope is dead."

[0:40:22.7]

**FT:** Black eyed, beaten up, stomach punched. No hope for the future.

[0:40:28.1]

**LA:** None, zero.

[0:40:29.4]

**FT:** Let's just burn everything to the ground.

[0:40:31.6]

**LA:** Basically.

[0:40:32.8]

**FT:** Yup, but I'm probably still going to watch season five. I mean, you got to at least give it a chance, right?

[0:40:37.1]

**LA:** I can't promise that I will, I just have to — I don't' k now.

[0:40:41.9]

**FT:** All right, let's move on. Blogs, one word.

[0:40:51.4]

**LA:** Necessary.

[0:40:52.0]

**FT:** Podcasts.

[0:40:59.6]

**LA:** NPR.

[0:41:02.1]

**FT:** Okay. Snapchat?

[0:41:07.4]

**LA:** Inevitable, and I say that because I have fought being on Snapchat tooth and nails but I'm going to have to be on it for my book tour so...

[0:41:16.5]

**FT:** Yeah. What's dying in the world of social media? Do you think like in 10 years, well let's say — Google plus obviously. They already like closed that store. In a year, do you think we're going to see more or less people going to Twitter? Say?

[0:41:32.6]

**LA:** No, less.

[0:41:33.5]

**FT:** Less people. Snapchat's going to be in the lead, Facebook is probably going to be flat, my guess is. Or maybe a little more because Facebook live is kind of exciting right now, it's like a reawakening. Periscope, dead right?

[0:41:48.8]

**LA:** I don't know if periscope is dead.

[0:41:51.8]

**FT:** It's definitely less populated I feel like.

[0:41:56.1]

**LA:** Facebook live basically took a bunch of its market share.

[0:42:01.5]

**FT:** Okay, last word. Adulting.

[0:42:05.5]

**LA:** Adulting is hard.

[0:42:10.6]

**FT:** But you're doing it so gracefully and so thank you so much Luvvie. Congratulations on your new book, It is called *I'm Judging You: The do better manual*.

[0:42:21.9]

**LA:** I hope everybody goes to pick it up, I think you will love it and when you do pick it up, let me know your thoughts and use the #imjudgingyou.

[0:42:30.4]

**FT:** I love it. Okay, Luvvie, have a great and successful launch and hope to have you back down the road. If you have time for us little people over here at So Money.

[0:42:37.8]

**LA:** Stop it, I know no little people, and you of all people are definitely not little people. You are a giant and thank you for having me.

[0:42:46.8]

**FT:** My honor, thanks so much.

[END]