

**EPISODE 478**

[INTRODUCTION]

[00:00:34.8]

**FT:** Welcome to So Money everyone, episode 478. I'm your host Farnoosh Torabi. Can you believe it? 478, we're almost at 500. We're going to hit it this year. I can't believe it, we may have gotten here sooner had I stuck with a seven day per week format. Do you remember when I was super crazy and I did the show seven days per week, and then five days per week? What was I thinking?

I mean there was some strategy to it, it worked. You all started joining the show and we got some momentum pretty quickly, but I was dying a slow death and I decided to go to three days per week. It's been much better for my health and my mental sanity and I'm happy to say it hasn't really slowed us down much. We've gotten more listeners where every show is getting more listens, it's been great for the show.

When I read these episode numbers out loud now, I can't believe the milestones we've hit and I could not have done it without you so thank you very much. All this to say thank you, thank you, thank you and thank you is the theme of this episode today. We are talking to a woman whose career, her entrepreneurial destiny is to make beautifully handcrafted thank you cards and invitations and just beautiful pieces of art, really.

She sent me a thank you card in the mail the other day and I told her, I'll tell her you will hear it on the show, it's the prettiest thank you card I have ever received and it was handmade obviously so I'm not throwing this thing out. This will collect dust on my table for years to come. I'll dust it, but the point is it's never going to leave my sight and I will forever remember her. I think that's the point, right?

You want to write these thank you cards that will have value and people will really appreciate because usually you get a thank you card and what's the shelf life? Like a week? 10 days? I always feel bad throwing out cards. I have a box full of cards from my wedding and from special

occasions but every card that I have to toss because I just have to, it really breaks my heart a little bit.

So Courtney's Designs are giving us an excuse to keep them and there is nothing like getting a hand written card in the mail, right? I mean we get so much junk mail. I get personally so much, these random catalogs like tapestry catalogs, sailing catalogs, how did I get on this lists? I don't know but it's kind of annoying and I feel bad for the trees. But when I get a thank you card in the mail, I love it. I can't wait to open it, I can't wait to read it, I hold onto it for as long as I can. As long as my small apartment in Brooklyn will afford me.

So Courtney Daniel is our guest today. She went from fulfilling the needs of celebrities as a personal assistant to the stars, cool job — to now running her own business making beautifully handcrafted stationeries. So clearly, there is life after fetching lattes for the rich and famous. Her business is called Courtney Daniel Designs and she has been nationally recognized as an American small business champion and United States Postal Service Post Mark winner and you might be surprised to hear why she doesn't think she's So Money yet, is she just being humble? What is she waiting for?

I asked her, I've got to ask her, the best and worst parts of being a celebrity assistant. What's it like? And she doesn't really give us the who's who of the celebrity she worked for. She tries to maintain some privacy there. Totally get that and respect that but she does give us an interesting juicy behind the scenes of working for the rich and famous and the things that she have to do, the good and the bad.

What was very touching to learn from Courtney and something that she doesn't share really anywhere else so I was surprised to hear it, how the business was actually born, what was the impedes for this? It was actually a cathartic act as she was dealing with a pretty big health scare in her family. All is well now, but it's a very intimate detail about Courtney and her life and you'll want to hear it.

So here we go, here's Courtney Daniel.

[INTERVIEW]

[00:04:35.4]

**FT:** Courtney Daniel, welcome to So Money. First off, thank you so much for your thank you card to me. It arrived actually a couple of days before today. In anticipation of our interview, you sent me a wonderful beautifully handmade card and I have to say, no joke, it's the most beautiful card, most thoughtful card I have ever received in my life for any purpose. My husband hasn't even gotten me a nice card like this. Probably because he doesn't know how to do crafts. But it was such a treat and thank you and obviously, you are in the right field. You are doing your life's work. Thank you for being on the show.

[00:05:10.7]

**CD:** Well thank you for having me. I'm so excited to be here and to share my story and to answer any questions that you may have.

[00:05:19.3]

**FT:** All right, any question? All right, well, be careful of what you wish for. I want to first start with your background. How you got here. I think what's really interesting is that you started out as a celebrity assistant. How do you become a celebrity assistant? I would say for first time people that would be a dream job in the beginning, like in their 20's. It's really great access, you get to meet some interesting people. But then, of course, there might be some horror stories too. Celebrities can be demanding, so tell us how you got into that field and why you stuck with it for as long as you did?

[00:05:57.4]

**CD:** Sure, my husband and I had a mutual friend who went to church with us and she was into PR and she knew the people, who to know in Atlanta. She knew everyone, and so I mentioned to her that I wouldn't mind being a personal assistant and I was joking and she was like, "Are you serious?" And I was like, "Why do you ask?" And she's like, "Are you serious Courtney?" and I said, "Yeah, I would love to do that."

I said, "Ideally after I leave the banking industry, I would like to do something that's more hands on, where I can feel like I'm helping because I am very administrative and I just like to be behind the scenes." And she's like, "I have someone who you need to meet."

So she introduced me to a lady who had her own personal assistant company in Atlanta. From there, I met the lady and we did an internship. So this internship was about two to three months. It was a no pay internship, I just had to come in and learn the ropes and from there, I was connected with one of the celebrities. Now, I didn't start out working with them right away. It was maybe after a month and a half, I would go to the celebrity house and do some work out of their home and just little minor stuff. They wanted to see if I would be a good fit before they turn over everything to me.

So I would work a couple of hours and from there, I ended up working with this family that was great and this celebrity was very well-known in Atlanta as well and from there it just blossomed. The one thing I can say is that when you're working for celebrities, you are just there for that one celebrity. So you can't work for multiple celebrities at one time. So I just had to go in, you ask a lot of questions, you learn the family, you learn the kids, you learn their needs.

So you're really there to get things done. There's no time to think per say. It's like if something comes at you, you have to get it done. It's not a, "I can't, I don't know how, I didn't have the resources," and actually for me to be honest, I didn't have resources. Because, like I said, it was just something that I had mentioned and it was a dream job of mine but I didn't think that it will come that easily just by me opening my mouth and telling our connection.

[00:08:46.2]

**FT:** Someone in church, yeah.

[00:08:48.1]

**CD:** Right, just telling her at church. But when I first started, I didn't have the resources. So you have to think outside the box and you have to start building those relationships very quickly

because you never know what they're going to ask for and then they expect you to get it done. You can't come back later.

[00:09:05.8]

**FT:** That's crazy to me. I've never had a personal assistant like that. I have a work assistant and so her responsibilities are within a framework of my business. I don't feel comfortable asking her to take my kid somewhere or bake me a birthday cake or go pick up my car. But was there anything that you didn't like doing or was asked to do? What was off limits?

[00:09:35.8]

**CD:** Yeah, the one thing that I didn't like doing but I did it anyway because you just never know. If you say "no", you never know that they would be like, "Okay, well we don't need you anymore." So you just grin and bear. The one thing that I did not like doing is looking after the dogs. I am so not a dog person because when I was smaller, I remember a dog chasing me and a dog jumped on me and then from that day on, I've never felt connected with dogs. So it was so fearful and very hard for me to look after the dog meaning to get that low with them and to see them and get into their face and play with them or let alone have them in the car.

[00:10:21.6]

**FT:** I'm with you. I am with you, I had a similar experience as a kid and it screws you up for the rest of your life.

[00:10:28.2]

**CD:** Right, it does.

[00:10:30.9]

**FT:** So you can't tell us who you worked with, but what was I guess the biggest learning experience from working with a celebrity so closely given that now, you're running your own

business in a completely different realm? You have Courtney Daniel Designs, which is a company that makes beautifully handcrafted stationary. So what was the biggest take away that you're applying now to your new business?

[00:10:55.4]

**CD:** My biggest take away was to not take things personal. Because I had to — look, I am there to help them be successful at what they're doing or to give them the support they need so that they can continue to focus on those meetings or those promotions that they have coming up or whatever it is. So when they would, say for instance if the attitudes weren't adding up that day or weren't lining up that day and it's taken out all on you.

Now I can say, in the beginning that I didn't have a problem with that, I'm just going to be honest. In the beginning I was like, "Hold on, wait a minute. Let's step back" but as I continued to grow in that position and learn that it's a high demand, when you're in those type of positions it's very stressful. It's a high demand and they're not sleeping. They have to be one minute, in the same day you can be in LA and Atlanta at the same day. So I just learned not to take things personal.

So it kind of filtered over into my own business as to when I hear no. It's not like no might never no, it's like not right now. So I kind of just have built that tough skin of saying, "Okay, you know maybe not right now but I will follow up later," that kind of thing. So yeah that's the one thing that I have to quickly learn or else I felt like I wouldn't have survived that position as long as I did.

[00:12:33.7]

**FT:** Yeah, don't take things personally and try not to. I think we all have to learn that because in the early stages when you're just starting out and it's your dream job and people are dumping their attitude on you and you're young and you're impressionable, it's going to have consequences and you're going to have your feelings hurt but I think the quicker you can get over that, the better.

Yeah, a rejection is not failure, it just means you have to maybe couch this for now. So tell us about Courtney Daniel Designs. This is obviously to me, you don't just do this for the money. You do this for the passion. Where did it start? Is this something that you always like doing as a kid, making stationary, crafting, design?

[00:13:18.7]

**CD:** Well I started back in '05, just as a hobby, just something to do and honestly, it was actually an outlet that, for me, when my son was going through cancer treatments. So it was something that allowed me to be able to express myself by hand and to put every bit of feeling into what I was designing because at the time, I was pregnant and when you're pregnant you can't go back to radiations. You can hardly be around chemo treatments.

So it was like a bunch of built up emotions inside and crafting was my outlet. I would see a vision in my head and I would just make it happen and sometimes those visions would be very farfetched, but I made it happen and that brought me the joy that I needed inside of me to deal with what I was dealing with at the time and to also being able to express that kind of love to my son while he was going through what he was going through at the time.

But I have always been the type of person who has thought outside of the box. I don't like to have anything that everyone else has. Mine has to be different and that's just me and that's a way of expressing myself because naturally I'm an introvert. So I've always just been quiet and I have tried to figure out ways to make my voice heard and I found it through my creations.

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**FT:** And how is your son today?

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**CD:** He is very well. Actually, as of September he will be six years cancer free. So yes, he's doing really well.

[00:15:13.1]

**FT:** How old is he?

[00:15:13.6]

**CD:** He is nine.

[00:15:16.3]

**FT:** Oh my gosh.

[00:15:17.6]

**CD:** I had to think about it, yes.

[00:15:18.7]

**FT:** Oh my goodness, I'm so happy. That that's the best news.

[00:15:25.4]

**CD:** Thank you.

[00:15:26.6]

**FT:** Yeah, I wasn't expecting that during our conversation because that's not really anywhere in your branding. That personal story is not something that you lead with, although I think for me, that's what makes this really unforgettable now. Is that through a catharsis, needing some sort of escape as you, and I can't even imagine what you are going through at that time as a mom, was born something unexpected this thriving business.



So tell us now, how you're scaling this business. Because as I look at the card that you made me, it is handmade and you told me that it took hours and you are one person who makes this. So how are you growing the business? I'm sure demand is, hopefully, through the roof.

[00:16:14.0]

**CD:** Yes, it is getting there. Yes, it is getting there and not all of the cards are made like yours. So most of the cards...

[00:16:23.7]

**FT:** So my card is special, yay!

[00:16:24.9]

**CD:** Very special, yes. Very special and all of the cards are not made that detailed but they do have a lot of detail in them and that's the thing that I really like most is that it is intimate, it's personal and it reflects their personality. So I like to speak with the clients on the phone and then what I do is just come up with two designs on which they would like and they pick whichever one that they like or which speaks or represents them the best and I would work on those.

Now, I do have an intern who helps sometimes but for those jobs that are very intricate or detailed, I like to do those myself and I start on those very early and I joke with my husband and I say, "You know how people they order the Bentley? Most of those are custom made, they're very down to the detail, it's very specific for what the client wants," and that's how I see myself. Although I may not be able to push out very detailed 20 cards in one day, just know that when you do receive those 20 cards, they are going to be very well made and they're going to be every reflection on what you would like to see.

Now some of the cards, I do have as well, they're regular print cards where I could just print those and add a couple of detailed embellishments on the front and then that will be it because that's what the client likes. So that's what I do like about the business. It's not the same cookie

cutter designs every day. It's very customized to that individual and I really try to put those details into my work.

[00:18:17.7]

**FT:** You work with people who are planning weddings, obviously. That's, I think, the one industry that beautiful invitation is very high in demand. Are people handwriting thank you cards as much as they once were? I feel like that's a lost art.

[00:18:35.4]

**CD:** No, actually they are not and it is becoming a lost art. But for me, that's where I step in and I help them to do that. Because sometimes we get busy in our lives and it's like, "Oh my gosh I forgot to send Sally a card for her graduation, and I want to say this message but it never happens." It's like we'll start the step of going to the store and buying a card and the next thing you know, it is sitting on your counter for weeks.

And you don't find it until you're looking through the pile of bills and it's like, "Oh my gosh, I forgot to send Sally her card for her graduation." So I would step in to make sure that the clients are staying connected with those people who support them and to make their business go. For instance, I like to work with the business owners where they have, for instance, a car dealership. Now most of the time, if we're buying a car we don't get a thank you card. We just get that first bill.

[00:19:39.0]

**FT:** No way, they just want to up-sale you want all the warranties before you leave.

[00:19:42.6]

**CD:** Right, you just get that payment and it's due. But I feel a nice touch would be where I could come in and we write the thank you card and you make it personal to them and it also works on those listening skills. Like, "Were you're listening to me when I was conversing with you or you

just wanting to get to the sales parts?” So if they are able to identify something specific to that person, say for instance, “Anne, congratulations on your new born baby that’s coming up.” I feel like that’s the kind of connections on which we can make now that will last a lifetime. They’ll keep that card that is something that they’re not going to throw away.

They’re going to remember you, they’re going to start sending you referrals because it is personal, it is intimate and it’s like, “Wow, I’ve never received a card from the car dealership saying congratulate me on the baby and we weren’t even talking about the car.” It’s that kind of thing. So it doesn’t happen as often. I like to receive handwritten letters. I like to receive hand addressed things and I will open those as opposed to something that has my name typed on it, you know?

[00:20:56.4]

**FT:** I will say this though, I won’t say who did this to me, but it was someone I was paying to help me with an aspect of my life and it was a long term relationship and this person would send me a thank you card literary like 10 times a year for things that were so unnecessary. It almost felt like every time I get a card, I was like, “Oh, here’s another card.” It lost its touch so there is such a thing as overdoing it.

[00:21:26.5]

**CD:** And I can easily see that but you want it for those big moments. Like I said before, if you were working with a representative who just got you this major deal with this corporation that you’ve been going after, now that’s the time to say thank you. But not saying thank you for giving me the blue t-shirt and the you know?

[00:21:47.0]

**FT:** Or it was great talking to you on the phone yesterday.

[00:21:49.7]

**CD:** Yes, exactly.

[00:21:51.6]

**FT:** What? Yeah.

[00:21:52.5]

**CD:** Exactly.

[SPONSOR BREAK]

[00:21:56.0]

**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]

[00:22:57.3]

**FT:** So are you the breadwinner in your marriage?

[00:22:59.9]

**CD:** Actually no, I'm not.

[00:23:02.2]

**FT:** Okay, I just ask because you are an entrepreneur, you're female so I am just wondering if this also means for you like it does for some others that they are the top earner.

[00:23:13.0]

**CD:** No, actually I'm not. Not as of yet. But I am supported by my husband. He supports me wholeheartedly and that's the reason why I am able to do this business because of the support that I received from him. So I am very lucky and thankful in that aspect of it.

[00:23:32.4]

**FT:** Well, I hope that you do get to achieve all of your money goals one day, and speaking of that, what's your money philosophy? What's your money mantra Courtney?

[00:23:41.1]

**CD:** You know I ask myself, "Do I really need it?" And what I mean by that is from I'm going out to the store and I ask myself, "Do I really need it and would it be something that I am able to go home right away and make use of?" Like some food for the refrigerator as oppose to a shirt that's going to hang in my closet for a long time. So I always try to ask myself that and if I don't need it, it allows that item or whatever it is to stay there and I can walk away feeling that I made that great decision of not spending it because it's something that's cute or I felt like I need it at the time.

[00:24:25.9]

**FT:** I'm with you. I did that the other day, it was at GAP. My son is obsessed with firetrucks right now like anything with wheels especially a firetruck. I've never seen him shriek more over anything. So they had these really cute pajamas, they were 50% off, one had all these firetrucks on it and I was like, "Oh." I picked it up and I was like, "I'm going to buy this." It was going to be \$10.

But then I thought, like you said, does he really need it? No. And I felt like I was buying it more for myself than for him so I put it back and even though at \$10 for pajamas that's pretty good value but asking yourself that question, believe it or not, more often than not you will put it back on the shelf or on the rack and you will be much happier and you'll be happy to tell that story to someone.

[00:25:17.5]

**CD:** Right, right and that's why I have to brace myself when I go into a craft store or something like that. It's like, "Courtney, do you really need it?"

[00:25:25.5]

**FT:** What's your favorite craft store? Michaels?

[00:25:27.4]

**CD:** Michaels or Joanne's or Hobby Lobby.

[00:25:31.1]

**FT:** Where do you source your materials? Because I feel like sometimes it might make sense to get them from China. Because you are working with really beautiful materials but also you want to make sure that your margins are healthy.

[00:25:45.3]

**CD:** Right. Honestly, I do it from all over. So I do get some things from China as well. I do order online when it comes to bulk such as colored papers, the envelopes and things of that nature. But if I need something that is really quick for a job that I may have run out of X, Y, Z item, I would run to Michaels or Hobby Lobby or Joanne's to get that. So I use all three and it just depends on what I need at the time to make more sense.

[00:26:16.9]

**FT:** I remember interviewing a fashion designer, a famous fashion designer and when she was just starting out, she wasn't really aware of where to source things and where to get things cheaply and her demand was picking up fast. And she told me one time she had to go get metal buttons for her purses from Home Depot.

[00:26:35.9]

**CD:** Oh wow.

[00:26:37.1]

**FT:** And I am thinking, "That is not sustainable."

[00:26:40.1]

**CD:** Right.

[00:26:40.5]

**FT:** Maybe just that one or two sample purses but you can't manufacture things going to Home Depot and selling them by the thousands. That will not leave you much left over.

[00:26:53.9]

**CD:** Right and you would not be happy with yourself after committing to that job either, you know?

[00:26:58.8]

**FT:** Right. So would you ever say no to your business? What do you say no to? And I ask that because you said yes to everything when you are a personal assistant. So I hope you have earned yourself the right to say no now on a few things.

[00:27:09.3]

**CD:** Oh yes, definitely I have and I'm happy to say no. I say no to those people who want to receive discounts on my work and I say no to those who will send me designs and they can't make up their mind like they have sent me 12 designs and you can only have two without paying that extra fee for the next design. So at that point, I just politely say at this time, just say something politically correct.

Where it says that I gave you the expectations upfront and as of right now, it doesn't seem like you are adhering to them and I don't like spending more time on this because that's time wasted. When you have those people who just want 12 different things for that one price, it doesn't make sense. Because I've spent time coming up with these designs and I'm not getting anything from that but just putting into you and then ultimately, you don't end up buying anyway. So I just said no to that. I've just said, "No, no, no."

[00:28:18.2]

**FT:** Yeah, indecisive customers, not a good use of your time or their time.

[00:28:21.9]

**CD:** Right.



[00:28:23.8]

**FT:** What would you say is a money memory that you had growing up as a kid? Tell us a little bit about your childhood, your background and how money played a role in your upbringing. What was a memory that you remember vividly?

[00:28:36.1]

**CD:** Oh, well my earliest money memory is just growing up in a single parent household. It was just my mom and for her, it was work, work, work. So I could just remember my sisters and I, we would always go to my grandmother's or we would go to the neighbors or to the uncle or the aunt and I always ask, "Why isn't mom around? Why isn't mom there to be with us when we get out of school? Why is it another adult there?"

And it's because she had to work, work, work and put in those long hours so that she could continue to support us as kids and so the good thing that I was able to take away from that whole experience is just the work ethic and how when you have no choice but to do what you have to do, you're going to give it your all and I saw my mom, as a young child, you don't see. The only thing that you see is the absent part.

You don't know what's going on until you're a little bit older and then you understand and I feel that's where I really got the work ethic that I have now. It's just seeing her, she didn't give up. Although we didn't have all the things we wanted, we had the things which we needed, but she kept pushing forward. She kept pushing forward so just with that, it wasn't a lot of money for us to do the extra activity, extracurricular activities.

But it was the money that was given, not given to us but to have us have the clothes on our back or to have those pencils on which we needed. So that's what I can remember, is that my mom she just worked, worked, worked and just having that dedication to what she was doing just so that she was able to provide for her family.

[00:30:33.7]

**FT:** How has that led to your own successes you think? What would you say is your So Money moment now as an entrepreneur?

[00:30:41.0]

**CD:** My So Money moment would be, going back to the philosophy of do I really need it and how is it going to benefit me so that it can get me to the next step? Say for instance, as you were speaking about production. Now, I know that's something that I have to get done, I know that it's coming because as I said I hired an intern and I know just being able to have the extra help allowed me to do other things in reference to sales and creating those letters that need to get out to the clients or to follow up to those clients on which I necessarily had a chance to as of yet. But I feel that my money moment is coming.

[0:31:39.0]

**FT:** It's coming.

[0:31:40.1]

**CD:** Yes.

[0:31:40.6]

**FT:** That's the first time someone has said I haven't had one yet but I think you're being humble, I mean, you won so many awards, you started a business, you have a really great money philosophy. What are you waiting for?

[0:31:55.2]

**CD:** You know honestly, I just want to make sure for me, I just, when you have — I guess just going back to the childhood thing, which really played a big role into who I am now. I just want to make sure that I am ready to receive everything that comes when it comes and just to make sure that I'm allocating how I'm supposed to.

Now I know I read one of your questions, it was like, “What is the one thing I wish I would have known growing up?” And it’s how to, about money, is to invest. How to invest in stocks so that it can be something that I can eventually reap a reward from. So I just want to make sure that I know more than I do know right now, on which I am educating myself on and I just want to be ready because I don’t want to have those memories that I had as a child.

I just want to make sure that I can pass on something that’s going to be sustainable for my kids and something that they’ll understand when they grow up. Or you know, when they take their little piggy banks to the bank and we deposit those on a weekly basis, I want them to really know the meaning behind that. So yeah, I would definitely say that that’s something that is in the works, yes.

[0:33:26.9]

**FT:** Makes sense. What’s something that you do habitually with your money currently as you know, you have to still maybe get more educated or just get a firmer grip on investing? What’s one healthy thing you are doing with your money now?

[0:33:41.7]

**CD:** Giving back to the church. That’s one healthy thing that it was instilled I me, it’s something that I grew up with. It’s one thing that I believe in and that’s the one thing that I do regardless of — just regardless. I just make sure that I give back to the church.

[0:34:03.6]

**FT:** You’re not the first guest who has expressed a devotion to their church and that’s their biggest charitable contribution every year. I’m curious, I never grew up in the church, I don’t give to religious groups. I’m just curious, how does the money that you give to your church give back to the community? I’m sure every church is different, but how do you — what happens to your money when you give it to the church?

[0:34:31.0]

**CD:** From what I see, most churches I know are non profit organizations and we all know what nonprofit organizations they need funds in order to operate and to continue to provide a service to the community. I see it as keeping the lights on, keeping the church clean, being able to supply it down to the toilet tissue or the hand soap. Just those little things that, you know, it means a lot to be able to sustain that building and to be able to have a place where people can come in and worship.

Now, when I do get, honestly I don't think about that but I just give and then just with the hopes of that it is being allocated accordingly.

[0:35:16.5]

**FT:** All right, let's do some So Money fill in the blanks. I don't do this as often as I used to with guest because your conversations just go all over the place but we have a little bit of time left here. Let's have you finish this sentences.

If I won the lottery tomorrow, let's say a hundred million bucks, which even if — I feel like that's a low number because with power ball, sometimes it's like hundreds of millions of dollars.

[0:35:39.7]

**CD:** Yeah.

[0:35:43.6]

**FT:** The first thing I would do is \_\_\_\_\_.

[0:35:43.3]

**CD:** Donate to a nonprofit organization.

[0:35:45.8]

**FT:** Nice. When I was growing up, the one thing I wish I had learned about money, you said it was investing, is that still true?

[0:35:53.5]

**CD:** Yes.

[0:35:54.5]

**FT:** Yeah, I think that's a lot of us. I didn't learn anything about investing when I was a kid. How do you have that conversation with a 10 year old? It's not always the funnest conversation.

[0:36:06.2]

**CD:** No.

[0:36:08.9]

**FT:** Maybe that's another episode. When I spend my money, the one thing that I spend on that makes my life easier or better is?

[0:36:18.2]

**CD:** Well I do spend it on household items.

[0:36:21.0]

**FT:** Household items, like?

[0:36:23.8]

**CD:** Like snacks for my every growing kids.

[0:36:28.5]

**FT:** That does make your life easier or better because it gives them a distraction.

[0:36:31.9]

**CD:** Yeah.

[0:36:32.5]

**FT:** You can work.

[0:36:33.5]

**CD:** Oh yes.

[0:36:35.7]

**FT:** When I splurge, I like to buy X?

[0:36:39.8]

**CD:** The latest stationary trends.

[0:36:42.2]

**FT:** Yeah. How do you keep up? What do you read, what do you follow? Are you on Pinterest all day long? How does that work for you?

[0:36:49.2]

**CD:** I Pinterest but I try to — well actually you know, I've taken most of those apps off of my phone. So now it forces me to schedule, put time in my schedule to sit online, to check Facebook, Pinterest, Instagram, those type of things. Because I found when it was on my phone, that would hold my attention and I wouldn't get any work done but I am on Pinterest and then the National Stationary Magazine that comes out.

Those are my main two because the stationary magazine lets you know what's coming up for the next year and I feel like that's the one thing that I depend on. It's just to look at the magazine because they already have the trends that are coming out for 2017.

[0:37:33.2]

**FT:** Okay, you said you like to give to your church so last but not least. I'm Courtney Daniel, I'm So Money because \_\_\_\_.

[0:37:43.1]

**CD:** I'm growing and I'm learning.

[0:37:43.0]

**FT:** Yeah. All right, Courtney, thank you so much for an honest interview and we wish you all the best. It sounds like you're really pursuing your...

[0:37:49.2]

**CD:** Thank you.

[0:37:52.0]

**FT:** Yeah, you're welcome. You're pursuing your passion and you got a really nice support system at home and I'm really excited for you and thank you for sharing your story.

[0:38:01.9]

**CD:** You're welcome, thank you so much for having me.

[END]