

EPISODE 498

[INTRODUCTION]

[00:00:34.1]

FT: Does the thought of money make you sick? Does it make you sad, happy, overconfident, indifferent? Welcome to So Money, I'm your host Farnoosh Torabi and today, we're talking about how our emotions can run rampant when it comes to the topic of personal finance and helping us navigate all of that, get to the root of these emotions is my guest today, financial therapist, Bari Tessler.

She is a friend and the founder of The Art of Money, a global yearlong money school with three stages, Money Healing, Money Practices and Money Maps and she has a new book out with the same name, *The Art of Money: A life changing guide to financial happiness*. She's been touring the country, sharing her wisdom with everybody and she's making a stop here on the show, very lucky to have her. We're going to be talking about the teachings from her new book and how she herself struggled with money on her climb to becoming the teacher and mentor she is today.

Here is Bari Tessler.

[INTERVIEW]

[00:01:34.9]

FT: Bari Tessler, my friend, welcome to the show and I'm sorry it's taken me so long to finally catch up with you. *The Art of Money* has been on a whirlwind national tour. Congratulations on the launch of that, and welcome to the show.

[00:01:47.9]

BT: Thank you so much, I'm delighted and honored to be here. Thank you.

[00:01:51.8]

FT: You and I go back. I have been a fan of your work forever and when I was launching or I should say in the writing phase of *When She Makes More*, my last book I was thinking, “Who should I interview?” I want to talk to people who I consider to be one of the foremost experts when it comes to money and relationships and your name came first in mind and you were generous to give me some of your ideas there in the book and you hadn't written your own book at that point, what made you decide that you wanted to do your own, become an author of your own? I know *The Art of Money* is based on your program as a financial therapist, but why do the book?

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BT: Well, I've been doing this work now for 15 years and it was a decade before when I was training to be a therapist. So I created my methodology 15 years ago, which I call financial therapy and the title now is *The Art of Money* and it's Money Healing and Money Practices and Money Maps. Back in the day, I used to call it “Conscious Bookkeeping”, but the very first talk I gave on my methodology, someone in the room said, “Well when is the book?”

And every talk that I gave since then people would say, “When is the book?” So I always said, “It's coming, one day it's coming.” I always knew I wanted to write at least one book. There is more books in me, we will see. We'll see, you know? I am so impressed that you have three. I am really impressed with that and so I'm more someone who I like to teach my material. I used to teach it in very small groups of 10 people over and over and over.

Then I moved to 20 person groups and then 50 and then I eventually moved into a yearlong program and now, we have 400 students in the year and I love teaching in that way. I love being a guide. I love having a very large community that comes from all different economic backgrounds. I love working in groups and I just always knew that one day, I would want to create, hopefully, a classic money book that kept my voice and the unique way that I came to this work and that I teach, and create a book that I am really, really proud of and that would be able to reach so many more people that don't necessarily want to do a yearlong program or

work with me privately and that's what's happening so far. We are three months live as of yesterday, so yeah.

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FT: And we should mention, your work as a financial therapist, I feel like you're one of the founding financial therapists in the category as we know it today. You said, what was it called? Therapeutic bookkeeping?

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BT: Conscious bookkeeping.

[00:04:42.6]

FT: Conscious bookkeeping. Okay, so we've come a long way.

[00:04:44.7]

BT: We've come a long way. You know, in 2001 I started using the word financial therapy and my husband, I need to give him credit. We've been together for 16 years who is with me from day one when I realized, "Wow this was an enormous missing piece in my education," not just in grade school and high school and college but in graduate school training to be a therapist. We studied every single topic under the sun beyond except for relationship to money and how we were going to work with couples and how are we going to start our own private practices and on and on.

And my husband was there at the beginning when a dear mentor of mine said, "It's time for you to give a talk on what you are trying to do. I see that you are trying to integrate all of your deep therapy training and all of the tools and the space holding that you do and life's ebbs and flows, and beauty and pain, and you really know how to work with people and hold space for people in a deep level."

And all of these tools, these practical money tools and systems and practices that I really surprisingly feel in love with, and I was trying to put them all together and she said to me, "It's time to put it into a talk and I'm going to get the group and you come," and I went out into the woods and asked what am I supposed to bring back to my community? How do I help them have a more conscious, healthy, savvy, creative, loving, compassionate relationship to money?

And I brought back what has become the three phases of my methodology and my husband was right there and he said, "Financial therapy, that's what you are doing," and so yes, in 2001 we came up with that term. I remember one other person on the web, in the internet using it and now it's become a whole organization and association and I've been doing my own version of it since 2001.

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FT: And so what's the framework for your financial therapy? How much of it is inter transformation and how much of it is it systems and tools and tactics? Because I imagine, yes, a lot of it is emotional but at some point, it's money so that you have to track it, you have to be conscious of it. So what's the marriage?

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BT: Yeah, what's the marriage? So for me the way I work is on a practical, emotional and psychological and spiritual level and I break it down into three phases. So the first phase is all the emotional work. It's money is emotional for many, many people and I need to give people tools to help them understand what's the cocktail of emotions that comes up, anger, sadness, grief, checking out, I need to give people a set of tools so they can learn emotional intelligence in this area.

What do we project onto money? What is it? And then there's a lot of work in there around what is our money story, you know it, right? What is our money story, where are our money patterns, what are our strengths and our challenges? Where do we need forgiveness, ourselves or someone else or a contract that we didn't read years ago because we did not know how to claim our value at the time?

We're so different today, we would have read the contract, but we didn't and we all have little mistakes or messes from the past. So a third of my work is money healing. It's the psychological piece and it's helping people understand the emotions that come up for them around money when we're going to talk about money, when we're going to have a money conversation with our spouse, when we're going to look at our numbers online and on and on and on.

So that's a third, that's really important for me and I start there, even though I love the practical stuff. So the second phase is all about what I call money practices and so many people have a yoga practice, or I hike every day in my mountain, that's what I do, or people meditate or we exercise. We all have different practices and I just finally realize we need a money practice. Whether it's five minutes a day, 15 minutes every few days, 30 minutes, once a week. I call them money dates and so for me, there's a whole piece around learning to set up a money practice that works for you.

Do you need to schedule it? Can it be spontaneous? And it's also about choosing a bookkeeping system. I love tracking systems. So many people are terrified to look at their numbers and you know. At least half of my people if not more have no idea what's going in, what's going out, coming in, what's going out, what their debt/asset and so, there's a huge piece around choosing a bookkeeping system.

I do a whole piece around that because there is no perfect bookkeeping system and what's intuitive to one person is not intuitive to someone else. I learned on QuickBooks and I fell in love years and years ago and so it's learning a tracking system and learning how to review your numbers and learning how to understand cash flow and your patterns and then I do a whole piece around adding your values into your bookkeeping system even in the way you rename things.

So it may seem out there to some but for some of my folks to rename mortgage or rent, to home or sanctuary or love shack or renaming a debt instead of like, "That damn debt that hangs over me like a black cloud." I ask people to really ask themselves, "What was going on with my life, what big transition? Did I have a health crisis, did I have a new baby, did I leave the corporate world to start my own business, did I travel the world?"

And instead of “that damn debt that’s hanging over me that I don’t want to look at and look at the number and come up with a payment plan”, I have people that sit down and ask themselves “what was really going on then?” and rename it and little renaming, things like that make a huge difference in wanting to have a relationship and I’m always about what is your relationship to money and if things are going well, great. But what do we want to keep and shift? So that’s the second phase and then the third phase is what people call budgeting and I call it a map of intention or money map.

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FT: Yeah, no one like that word budgeting.

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BT: Yes, no one does? Really?

[00:10:58.6]

FT: Not really, I mean I can’t speak for everyone but I have a feeling that we don’t really get excited about it.

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BT: Exactly, and I want people to be excited and I have this warning sign like, “Beware if you do my work or if you do this kind of work, you may one day go running to your Quicken or QuickBooks if you rename things and you know me, I like to light candles and eat some dark chocolate.

[00:11:24.5]

FT: You’re a little woo-woo Bari, I’ll go there. I’ll say that.

[00:11:27.4]

BT: It's so funny because I have some people who say, "You are so not woo-woo," and other people put me on the woo-woo spectrum. I think I'm very practical along with the psychological and spiritual, but that's okay...

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FT: That's okay.

[00:11:41.1]

BT: ...if you think I'm a little woo-woo. You know, I light my candles and I eat my dark chocolate and sometimes when I am having a money date with my husband, I get out a glass of wine or we go out to dinner.

[00:11:49.1]

FT: I call that fun. Wine, and chocolate, and candles? That's living life.

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BT: Exactly!

[00:11:55.1]

FT: But you're so right about adjusting our vocabulary not just with money too. I think in other realms of life and work because that ultimately, whatever words we use, that triggers emotion and that triggers a mindset and sometimes it's a negative mindset. So I love that you teach that because just as an example, instead of saying "problems", I now say things like "areas for growth" because that is essentially what that is. It is a problem if you want to look at it that way but it's also an opportunity to grow and continue learning and so I love that.

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BT: Yeah, I love renaming and reframing things as well. It makes a big difference what words we choose.

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FT: One of the things that you also talk about is this body check-in. Talk about that. I've never heard a financial therapist or adviser doing a body check in.

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BT: Okay and let me just circle back to just to say I do a third to third to third; so it's a third emotional, a third practical and then a third — it's like I want to deal with the past, the present and the future. There's so many different ways and we're all missing and greeting and some of us have been in therapy for years and we're like, "Are we done with the therapy or working on our emotions? I need to get to the practical." My finance people need to understand their emotions more.

So anyway, it's so important to me that you understand what your missing pieces are and that you integrate all three parts, you know? Okay, so body check-in. Body check-in comes from my training as a somatic therapist. So I didn't just train to be a psychotherapist, a traditional psychotherapist. I trained to be a somatic therapist.

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FT: What's a somatic therapist?

[00:13:39.2]

BT: Soma means body. It simply means our mind and our body are connected. So I went to traditional therapy when I was a teenager because I wanted to. I asked my parents if I could go to understand myself better and they sent me to talk therapy. Talk therapy can work but we can

also play a lot of games and so eventually, I found somatic therapy. It just means your mind and your body are connected. That our body has a lot of information, it has a lot of data, it stores memories good and bad, trauma. I think all of us as humans have some level of trauma, small to large.

But for me, somatic therapy is just like asking someone to check in with their body on a physical level, sensation level, emotion level, breathe, "What's going on?" and I know that some people do this in yoga or again, in a meditation practice. It's stopping and pausing and asking us to bring awareness to not just our mind and our thoughts but also physically what's going on, how are we seated, where are we tight, where are we holding ourselves, any sensations in our body? Butterflies, stillness, what's the spectrum of emotions? Again, it could be anger, it could be sadness, it could be anxiety, it could be just checking out, falling asleep, jealousy, guilt.

And then the good ones, of hope and excitement and creating a livelihood based on our values and being generous and trust and there's a whole spectrum and then I also want to know where your breathe is in your body because obviously we're always breathing but sometimes we're holding our breathe. So a body check-in for me, I invite people to do body check-in before they're going to have a money conversation, during one ,or after.

Now, we're not always going to remember all of those moments but if we can start to practice a body check-in, it could be when we're going to have a money conversation with our honey and we know that it's an anxiety provoking or we usually get really upset or horrified that we spend different layer or whatever it is, we just do a little body check-in before to calm ourselves down, understand what's going on.

Sometimes in the heat of the moment, you remember, "Wow, I'm really wanting to blame, I'm wanting to shame, I'm really pissed," do a body check-in. It just slows us down and allows us to check-in and see what's going on. It helps us bring more awareness to our money story, our patterns, strengths, challenges. I have people do a body check-in and all the daily money interactions. So we're going online to check our numbers.

When we're going to reach out to a new accountant or a new financial planner or we want to get trained on QuickBooks or Mint or YNAB, do a body check-in before, during, and after. When

we're going to the mail box to get our bills, if we still get them that way and to sit down and pay, there's just so many daily money interactions and ultimately I'm wanting to bring more awareness to themselves.

Bring more awareness to their money story and for me, the body check-in has been such a simple practice that when actually practiced it's really profound and my folks say, "Bari I love your work, I love the yearlong program, but you know what changed my life? That body check-in."

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FT: Wow, okay so mind blown. I'm going to start doing it, I think that's just a good idea in general, like just paying more attention to what your body is telling you as opposed to what your phone is telling you or what everyone else is telling you, listen to yourself.

[00:17:17.0]

BT: Listen to yourself and it doesn't always end there. Jokingly in one of the chapters in my book is "How do you make a good money decision?" And I love this chapter because it surprised us. I realized that most people walk around, how do we make money decisions on a small — for small money decision, mid money decisions like buying a car or large ones buying a house. Small ones like going and buying clothes for me at the consignment store, I love that in Boulder and we were all just walking around making money decisions, but not really knowing how to do it.

Or just doing a body check and going, "Ooh, I really want this so I'm going to get it," or just being swayed by your emotions or, "Oh no, I could never do that because I just feel guilty spending my money" so body check ins are a huge first step but we don't want to end there in making money decisions. I want you to have a set of questions, do you know your numbers, is this in alignment with your values and on, and on.

I have a whole different series of questions depending on small, medium and large, but the body check-in with all the daily money interactions and really I am being sneaky here, I want you to

do this in your life as you're saying, I want you to do this in your life just to bring more awareness, which leads to understanding, which leads to change, good change.

[SPONSOR BREAK]

[00:18:37.9]

FT: Just about every investment and retirement plan is created by men for men, which is fine, unless you're a woman. Women still earn less than men, for now. We're more aware of risk, we're more likely than men to pause our careers to raise a family and unfortunately, we typically retire with less wealth than men even though statistics show that we live longer. That's why there's Ellevest created for women, run by and designed by women.

Ellevest helps women invest based on their specific goals like buying a home, starting a business raising a family or just retiring like a boss. So Money listeners can visit Ellevest.com/somoney and have an investment plan created at no cost customized to your specific goals. Invest like a woman with Ellevest. That's Ellevest.com/somoney.

[INTERVIEW CONTINUED]

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FT: What was your introduction to money like as a kid? I'm curious to hear more of your back story and how you developed a relationship with money going back to even your younger years. I'm sure that you have learned and know that so much of our upbringing dictates our adult relationship with money. So tell us a bit about Bari growing up and what was maybe one really pivotal experience you had with money?

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BT: So I grew up in a middle class family with an entrepreneurial father and my father was a tough Chicago entrepreneur in real estate and so there was a lot of generosity and then there's a lot of conditions and the conditions weren't always spoken about in a clear way and so again,

there was always this mix thing if there's money and I get to have nice things and yet, then there'd be a condition slapped down that I didn't even know existed.

I didn't know what the rules were. I'll give two examples, so one is I'm 15 years old and my father just sends me out for the weekend to apply for five or six jobs and report back, immediately. I go out there, applied to five or six jobs, report back and tell me how it went. Now, there is nothing like, "Hey honey, what do you want to do?" Or, "What are you good at?" Or, "What are your skill sets?" And I was a sensitive girl. I mean obviously, I became a psychotherapist so I had really strong emotions that I had to learn how to work with.

So for my father to just send me out, I had to override a lot of things. So he taught me how to be tough and make things happen. If I needed a job, I would go get a job. But it was never connected to what I loved or what I thought I was good at or what my skill sets were or what I really wanted to bring to the world and how I wanted to serve. It was none of that so I would go and apply for jobs and tell him. So that was one example.

Another example that I tell in the book is that so here I am, my undergrad was paid for and then I paid for graduate school. So that's the line in my family. So I am in undergrad and a lot of my friends were going to Europe, going to Italy for a semester. On some level very generous, well it is very generous to send me to Europe, to send me to Italy to study for a semester. So we get over there and at some point, I went with some friends to go travel to another country. I came back and we were using pay phones to call our parents at that time.

I called my father, he was furious that I didn't tell him about this but again, I never knew what the guidelines were. He wanted me to make copies of my checkbook ever week in college and send it to him, which I did but then there was no conversations about like what it's okay to spend on. What you shouldn't be spending on, how do you plan, how do you budget, any of that so there was no teaching. It was more of rules and conditions. So after my father found out that I went to another country without telling him, he decided to stop sending me money for a month.

[00:22:50.4]

FT: Wow.

[00:22:51.3]

BT: Yeah, so yes I was a privileged young middle class girl and here I was in Europe. But you know what? I hadn't yet developed the skills on I could get a job but I had no idea how to do that in Europe. I could do that in the States, I could go get a retail job really quickly and so I was left with like...

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FT: What did you do?

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BT: Yeah, I mean I literally remember exactly what I ate every day. It was this one turkey panini sandwich, grilled sandwich that was my one thing. I was living on hardly anything for that month until he decided to send me money again, and again, there was never sitting down and I was terrified. It was very hard for me, all the other kids I was around that wasn't happening to them and so I had to deal with those emotions and I made it through and I think I ate one main meal a day.

[00:23:47.4]

FT: But it makes you feel like... it's arbitrary. It felt very arbitrary, right?

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BT: It was. I mean okay, this is what I have come to learn is that my parents were not given a financial education themselves or there is many missing pieces of it and my dad was basically taught to be tough and to make things happen but there wasn't ever clear communication. He wasn't so good at that. He was loving and tough. So there was a lot of lessons like that, that everything in me wanted to rebel against.

I wanted to make my own money so I can be on my own terms. I never wanted to marry a man who made a lot more money than me or I left Chicago very intentionally because I am not marrying a Jewish attorney.

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FT: A real estate guy, yeah.

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BT: A real estate guy which I grew up with, I am not doing that and I left there to make my own way and really needed to find a man. I met my husband at 32, we got married at 35 and we are much more on equal footing growing and evolving together and then there were years when you interviewed me when I was making more than him and that was a whole thing but I really rebelled against my father and all of that and had to learn how to make my own way.

But then also realized that I did not have a relationship to money that was healthy. I did not have one. On some level, I did think money grew on trees and yet the bank statements would come and I would throw them away. So for me, my big epiphany was when my student loan bill came at 28 and that's when I really got, "Wow, I have studied every other topic in my life. I have matured and developed in so many ways, money is still, not even in the teenager phase.

Although it was in some places, it's in the infant stage, toddler-infant stage and I had to suddenly learn. I was similar to you. I had a master's degree but I was making \$11 an hour as a counselor.

[00:25:45.5]

FT: You beat me.

[00:25:47.2]

BT: You were making \$18, I thought?

[00:25:48.9]

FT: I think a team but that was before taxes.

[00:25:52.0]

BT: True okay I was making 11 an hour and I just had no idea how I was going to create a livelihood based on my skill set and gifts and the way I want to serve and it was an enormous wakeup call that terrified me and I thought of running away and becoming a nomad and travelling the world or my other option was to look at it head on and start to learn about money from the ground on up and that's when I started learning bookkeeping.

And it blew me away that I could learn it because I wasn't good at math as a kid and so I had equated that if I'm not good at math, I can't do money or I can't do bookkeeping and I learned all these programs and fell in love.

[00:26:30.2]

FT: You think that is something that we teach young girls more than we say the young boys that there's this story going around that young girls aren't as good in math or can't do math? Because then we become women, adult women and we feel that we can't then tackle our finances.

[00:26:47.7]

BT: I think we're changing that story right now but yes, that has been a predominant story from generations before, lots of stories. You know I'm the first one in my family to go to college, first woman in my family. There's lots of things that our generation is actively changing. I grew up in public schools and so I definitely experienced that. My son is in a Montessori school and he's a boy. So I am trying to teach him both. All sides of being creative and he's really into science and math and movement and art and all of that so trying to raise him in a more holistic way.

[00:27:31.6]

FT: What's your number one money habit, Bari, that helps you in your financial relationship?

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BT: My number one money habit? Well, I can never answer one. I'm so bad at that, I mean the body check in, the money dates, yeah.

[00:27:51.6]

FT: What happens at one of your money dates? Walk me through it.

[00:27:54.3]

BT: Yeah, so a money date can happen alone or it can happen with my husband and just so we are clear and honest, when I first started doing money dates with my husband they weren't fun. My community says, "Oh my God, I finally had a money date with my husband or spouse or wife and we weren't yelling and we weren't swearing and we weren't blaming and shaming the other one" so a money date for me is just giving money attention on whatever level it needs.

Practical stuff or emotional, psychological, spiritual so for me, I'll sit down, I do light my candles, I get out my good dark chocolate, sometimes I get out my sensual oils, my husband thinks that's hilarious when I spray sensual oils over our head in the middle of the money date. He's like, "Okay honey whatever you need to do" you know?

[00:28:44.0]

FT: Where is this going? Yeah, it makes sense.

[00:28:46.4]

BT: And then we just sit down and I'll go online and I'll look at my balances, I mean I did my own bookkeeping on QuickBooks for 12 years before I handed it over to my bookkeeper of a few years now and so I would go to QuickBooks and I would sit down and I would look at that chart of accounts because those were categories that I had all came up. I came up with the names, I organize them, I love QuickBooks in that way because you can come up with the names you want to use and organize them in a way that feels good and I would sit there.

And I would stare at my chart of accounts and then I would track. Every few days I would track what would come in, what would go out. Where my husband would just sync up to Mint and the difference is again between the two of us is that I needed to have someone hold my hand to teach me QuickBooks and Quicken. My husband could just in one flash teach himself Mint or iBank and so I had to have someone hold my hand and teach me those programs and then for me, I couldn't just sync up with Mint or any of those accounts and have a download.

In order to form a relationship with the ins and outs, with my cash flow, with my spending, I wanted to track every few days and it took five minutes. So that was one of my money dates for many years is every few days I would get out my receipts and sit down and track and it would just take a few minutes. Now, you know, that that's being done by a bookkeeper, a money date can be sitting down with my husband reviewing our numbers over a few months and having a discussion.

Like, "Is this total amount on average of what we've been doing, where are we spending more, where are we spending less?" And then go over do the business, you know? Because he was running the art of money with me for many years now, he's back in his own business and just what's the cash flow over there, what are the projections, where are we going and obviously, your business in personal, finances need to be talking to each other.

We need to see how much we need personally to see where we want to go with the business and there are each different entities, what else? I mean I look at my numbers, I ask myself a set of questions, I review patterns, what's working, what's not, where I want to be going, is my spending and earning and saving and giving and investing in aligned with my values? Is it not? Where am I totally off track and then there's the whole budgeting thing which we don't call budgeting, right?

As we said, we call them money map and I do that in three phases. So the first one is what's your bottom line, basic needs, the second phase is comfortable lifestyle, the third one is ultimate, so me and my husband are also always discussing what phase of life are we in, what year in our life are we in, do we just have a child or now...

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FT: What's an ultimate? What would you characterize as an ultimate?

[00:31:45.7]

BT: See this is where everyone is different and what's fascinating for me is even in my community of 400 people, there's a third of people that say that they are going for their basic needs bottom line. A third of my folks say comfortable. A third say ultimate. The numbers are completely different based on where we live, based on how old we are, based on phase of life, based on what we want.

So my ultimate may be your comfortable. My comfortable maybe someone else's bottom line basic needs, it's so different. So that's why it's a whole exercise that I have people sit down half an hour, a few hours, how do you define bottom line basic needs now in your life as a concept? What are the expenses that go with it? What are the numbers and then added up and I want to know what that total is and then when you get to comfortable, what do you add in there?

Some people massage, self-care is in comfortable. For some people, it's in bottom line basic needs. For some people, they would never put a massage in bottom line basic needs because someone across the world could never do that. So this is one of those things where I can't tell you how to define each of this.

[00:32:51.5]

FT: But I think it could be a great book or something because I would love to hear from a lot of people because I think it puts your life in perspective. It might make you be more grateful or

more appreciative of what you have to hear from others what they consider to be bottom line or ultimate and then I think one of the biggest struggle areas for people when it comes to money is understanding really what kind of values to attach to their money and taking a step back from the numbers and first thinking, “Well, what’s important to me? And where do I want to go?” and goal setting and I think that could be really fun but also can feel overwhelming.

So how you framework it I think is super tangible and then the anecdotes that you have collected over the years also really fascinating. I think that I would love to see that in some platform like exposed because I think there’s a lot to teach.

[00:33:48.9]

BT: I love that. I have always wanted to get more information for my community about what are the actual numbers, what does that look like, where are you living?

[00:33:56.3]

FT: Like how much is enough? You know that’s a big question so few of us can really answer. It’s very personal, but it’s a popular hot button issue. I just started watching Billions on Show Time. It’s this crazy fun show about this billionaire and his lifestyle and the corruption and...

[00:34:15.8]

BT: Oh I was watching it too, they’ve only had one season, right?

[00:34:18.8]

FT: Right, we just finished the first season. We were a little bit late to getting it started in our household. But I thought it was really fun to watch, but also really puts life in perspective, right? It shows you a lot of different ways that people live and “no money no problems”.

[00:34:38.0]

BT: It comes with more responsibility, right? And yes, I did years ago when I was teaching live and I was teaching in San Francisco, I would have people bring their numbers in and I was just asking them to bring in a month. A little glimpse of the month, what are the expenses and what's the total of that? And that was when I was doing small groups and we would sit down and I would say, "Okay, we're going to have a conversation before we show the numbers."

And everyone is holding their numbers to their chest so you can't see them and we have a whole conversation about like what are people afraid of? Do they think they're going to be judged? Do they think they're going to judge? What's going to come up? And then we would take this one month snapshot of our numbers and we would put it up on the wall like an art exhibit and quietly in a line, we would go and just taking some deep breathes. Looking at where everyone is spending.

"Oh my god, how much did you spend on groceries living in San Francisco?" Or, "How much did you spend in health insurance?" and on and on and then we sat down and we debriefed and we talked about it afterwards and it was everything from, "Wow I do see that this kind of family this is how much it is on average for food." Or if you chose organic food. Or, "Wow I saw someone who had less health insurance. I need to talk with them about how they're getting less." It just, obviously allowed everyone to talk about money in a safe place and to demystify it and to un-shame in some of the areas and just actually see other people's live numbers and choices.

[00:36:15.1]

FT: Bari, tell us how we can get involved in your course? I know the book is out, which is great. It's going to be something that all of us can access, but for those of us that are interested in following you for a year in your course, how can we get involved?

[00:36:29.8]

BT: So come on over to baritessler.com and look at The Art of Money, which is my yearlong program. I'm going into my fifth year and we always do an early bird. This year we're going to do it in October. So we are before the elections because we don't want to be on top of them in any way, shape, or form. So in October we'll open up for 10 days for folks that just are really eager

and ready to dive into some of the work knowing that holidays can bring up so much about our relationship to money and family and on and on.

So people can join in on October for the yearlong program and then we do an official registration in January for The Art of Money 2017 and it's a whole community with guest teachers and with at least five other teaching assistants and I'm in there a lot in the private community and in community calls and it's become my favorite way to teach.

[00:37:32.0]

FT: Wonderful. Bari thank you so much. The book again everyone is called *The Art of Money: A life changing guide to financial happiness*. Bari, thank you again.

[00:37:42.1]

BT: Thank you so much for having me.

[END]