

EPISODE 603

[INTRODUCTION]

[0:00:34.2]

FT: Would you ever walk away from a job that paid you half a million dollars a year and it's not a job that you hate, it's a job that you don't mind, but it's not your passion? Susie Moore did just that and she's joining us today. She left her job not too long ago and has created since a brilliant, brilliant business called Side Hustle Academy. For all those people who want to follow her in her footsteps, if you want to take up a side hustle but not sure where to start, not sure if you have the time. Susie, Susie to the rescue.

In addition to being a life coach, Susie Moore is the bestselling author of *What If It Does Work Out?* Susie stopped going to school after age 18 and went on to climb the corporate ladder making her way to sales director at a Fortune 500 company. She helped build three startups where the most recent one sold for \$400 million and now she runs a six-figure coaching business.

Susie is hilarious, delightful, kind and smart. We talk about how to discover your best side hustle. "What's easy for you is amazing for others," says Susie. Growing up on welfare and how that has impacted Susie's relationship with money today and how has she managed to change a particular policy at her school growing up that perhaps helped so many kids and their relationship with money.

Here is Susie Moore.

[INTERVIEW]

FT: Susie Moore, welcome to So Money my new friend.

[0:01:59.5]

SM: Farnoosh, I'm so happy to be here. Thank you so much for having me.

[0:02:03.8]

FT: My pleasure. I'm glad you accepted the invitation. I was joking before we went on the air that I feel like I've seen you more in the last four weeks than probably my husband. You've been so busy on the home front because I've been going out and running into you a lot.

[0:02:20.0]

SM: I know. The universe keeps bringing us together in all these kind of little different ways. It's awesome. I love it.

[0:02:25.4]

FT: It's like we were meant to be friends. We just got to know each other and I've been fascinated to go deep with you a little bit because at these dinners that we run into each other, or these conferences, these events, I get snippets of Susie and I wanted to really go deep with you. I think you have a really interesting journey. You're a delightful person. You have a lot of great energy, and I thought, "What a great gift to this audience, so let's bring you on the show."

Let's start with your big decision that you made, I don't even know how long ago. You decided to walk away from a job that was paying you half a million dollars a year.

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SM: Yes.

[0:03:01.3]

FT: Was it that bad?

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SM: It's funny actually. I actually liked my job. I think a lot of people out there, we go to work, we show up, we don't — It's almost autopilot for us. Even think about the work we're doing or really think so far ahead. I was in sales, at corporate sales for over a decade and it was around when I turned 30. I just feel pretty restless, and the work that I was doing was fun but I know it wasn't my life's work, and I just really couldn't shake this feeling of just not being satisfied. At that time I really wish I could be. I thought to myself, "Why can't I just be happy with this job? Why can't I just be happy with what I have?"

Your intuition, your inner guidance system knows what it wants, and so that's when I started side hustling and really started a business on the side of my job to kind of explore what else could be out there for me and what could be really feasible for me. Once I started ramping, I just thought, "How risky is taking a risk?" You can often just correct a big decision if you're not happy with it, and I decided just to go out all out on my own.

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FT: What was the side hustle?

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SM: I was working at corporate sales, which is really cool, but I also going to have a bit of an age expiration, just being in advertising and sales in general. I wanted to do something that I knew I could do long-term that would really satisfy and fulfill me. So I started going to NYU, started life coaching at the weekends. It was like a Saturday-Sunday program, and I just started getting clients essentially from week one. I started putting it out there, the work that I was doing. I was working with people one on one at a very special price, and I started writing. I started generating a very consistent stream of one on one clients and it just naturally, organically went from there.

[0:04:48.5]

FT: Wow! Life coaching. There are a lot of life coaches out there. Did you feel like you were one in a billion when you were doing it? How did you make your name out — How did you get your name out there?

[0:04:58.5]

SM: Yeah, there are plenty of life coaches, even just in New York. I actually did a survey once to see how many — I was looking at the statistic, and there are thousands. What I did, and this is kind of an angle that I like to teach to all of my side hustlers, is I speak a lot about writing, being a contributor and sharing, not selling. If you're in an advice-based business, which many life coaches are, depending on your niche, if you start writing — I started writing for Marie Claire, from Mind Body Green, for Huffington, so people could find out about me and I could attract them that way and I could get a little bit of leverage out of a column, out of a piece of a shed. I always encourage people to reach out to book a one on one discovery course with me. Just putting out a lot of content that I thought would resonate with the audience I was looking to reach.

[0:05:44.2]

FT: Yeah. Of course, getting in Marie Claire and these other magazines gives you the credibility that can really impress a new client. That's why you gave them something for free at first. It's like free trial. If you don't like, nothing is lost, except for your time.

[0:05:59.2]

SM: That's right. Also, I think by putting out content, people already know whether or not they like you, because you have a thought piece on something. Life coaching, life-based advice, is very general. If you like what someone has to say, what their opinion or point of view or story, then you can already make a judgment call based on reading 800 or a thousand words whether or not you probably going to like working for somebody.

I thought putting it out there would kind of cut out the noise of the people who want me and attract the right people to me at scale just given how — When you're a life coach you can coach

people all over the world. Of course, the internet is international and so there's really no limit to who you can reach.

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FT: What do you like giving advice the most? You say life advice. There's everything and anything that falls under that; romance, career, health. What's your forte?

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SM: The areas that I particularly like to write about is being confident, being assertive at work. I write a lot about how to ask for what you want. That's an area that I know a lot of women struggle particularly, because my background also was in recruitment. I gave advice on negotiating and how to get a salary increase, how to open up a career acceleration dialogue, lots of different things, but I always kind of tended to veer towards career. Then, increasingly, as people saw the work that I was doing with the background that I had, people started asking me about how I left my job. That's really the organic nature of how I started, I created my program, because people were coming to me consistently were most of this one thing, wanting out of their corporate job. Thinking is there another way?

[0:07:35.7]

FT: Yes, and that program.

[0:07:37.4]

SM: Yes.

[0:07:37.5]

FT: That program, it's called Side Hustle Academy.

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SM: That's right. Yes.

[0:07:42.7]

FT: Talk about that a little bit. Tell me about that.

[0:07:46.1]

SM: Side Hustle Academy was born basically out of demand, because I found myself teaching the same principles over and over, one on one, and in groups. It's essentially a six-week program online, super simple. You can do it at your own pace. Essentially, I go through four key modules, which is the foundation of your side hustle, the feasibility of your side hustle, financial success, and future briefing. I also include a couple of experts in the training too, one called almost famous, which is from an editor about how to get published. Another is called sparkle and social, about how to really use and leverage social media so you don't waste time but you attract clients with intentional posting online.

[0:08:24.3]

FT: All right. Side Hustle. This is something that is not going away, right?

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SM: Right. Yeah, Farnoosh, it's trending so much. I see new podcasts, new books, new columnists, new articles about this all the time and even Google trends, there's a 7,000% increase in the search of side hustle as an expression. People are very curious about it because I think there's certainly a hunger to be satisfied outside of our work, or our day job.

[0:08:51.1]

FT: Going back to what you said, you said you were 30, you weren't happy. You wanted to be happy, so you switched careers. Was that it? Were there other factors that have to change?

Because sometimes we think like, “If I change my job, I’ll be happy. If I quit my job, I’ll be happy,” but maybe there are underlying things that are making you happy. What did you find in that south exploration?

[0:09:10.7]

SM: I think too, some people it just naturally cut out for working for themselves. If you put an entrepreneur in a cubicle, they can survive for a while and be happy, especially if the money is great and the people are great and the perks are great, and there’s also great jobs out there, but if it’s not really the right fit for you, there is a lot of discontentment that just naturally occurs for you, especially of a time and it gets worse.

For me, being a coach and having done a lot of inner work just throughout my life, I really felt clear that this is just something that had to shift, otherwise I knew I’d be miserable year over year if nothing would change.

I think people have a bit of an odd view of risk taking sometimes. Often, the exception of a couple of things. Most decisions that you make could be robust. The way that I’ve thought about it was if I leave this job and I work myself and I hate it or I make no money or people don’t want to walk with me or something goes wrong, the worst that can happen is I’ll end up exactly where I am right now, just probably in another company. The risk analysis in my mind, it was actually pretty safe, but the upside of the risk was potentially massive, and that was, this, you’ll be three years ago.

I still consider it the best decision I’ve ever made and I really encourage people to — This side hustle business, it’s really popular for a reason because you get started with — And you’re totally hedged. There’s absolutely no risk of starting a side hustle at all, apart from some of your time.

[0:10:39.6]

FT: Right. It’s part of maybe saying, “This wasn’t for me,” but trying something new. For me, I had so many side hustles in my 20s. I pet sat. Babysitting was probably my best side hustle, not

only because it taught me how to take care of kids and it paid pretty well, but these kids would be in bed, tucked by 7:30 and mom and dad didn't get home until like midnight, so I had four, five hours while I was getting paid, have a laptop and I would just write my book, and that was my first book, and then that book took off and it became very much a platform for me which allowed me to be who I am today. Thank you babysitting because you've made me to go the women I am today in many ways.

[0:11:19.1]

SM: Also, that's your creative thinking. A lot of people would think, "I have to be at home. I have to be in my own bedroom. I need my own internet connection."

[0:11:25.2]

FT: I'm not a night person. I need my beauty sleep. I'm 25, I've got my whole life to spend.

[0:11:31.2]

SM: Exactly. See, there are so many ways to make money, especially if your mind is open and you just open your eyes. Something like that, that's such a great revenue stream and you're working while you're doing a page for your book.

[0:11:43.6]

FT: Exactly. I was just having a conversation with somebody earlier about really being able to recognize opportunities. It is something you have to really use all your six senses to recognize sometimes, because sometimes it's like you can talk yourself out of anything. You just have to be able to remember what is my goal, what is my endgame, what are some other ways that I can leverage this that may not seem so apparent right now. Yes, it's going to mean hours out of your day but maybe there's a way to, through this, you can meet new people. You can — I don't know. You can reinvest the money into something that you want to study or learn. I don't know. There's a lot of ways to slice and dice it.

[0:12:25.0]

SM: Yup. Farnoosh, I have to say, I think what most people do is they overlook their skills. They often just discount them. This is why imposter syndrome is so dangerous. I love Derek Sivers says, the author. He says that what's easy for you is amazing to others. Sometimes we don't see the opportunities because we don't think that we're doing is special, or what we can do is special, or what we bring to the world is special, so we just overlook our capabilities so much.

[0:12:53.4]

FT: Yeah. I feel like that sometimes too when I give advice on how to connect with media. I do it all the time. You know what? I think I feel like it's nothing special is because I hang out with other media people. When we're in conversation, we're not exchanging anything that we think is really super valuable, because we're talking shop, we are in the shop. We know everything about it.

In my world, most of the time, it's not anything that comes across as, "Wow! I didn't know that." I don't share it as much with strangers because I'm like — Just in my head I'm thinking it's nothing special.

[0:13:30.1]

SM: Farnoosh, it is so special. Just being on a panel with you, you said something, and today I tried to remember what it was. It was something like —

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FT: It's memorable.

[0:13:36.4]

SM: It was three things. It was like, why you? This and —

[0:13:38.8]

FT: Who cares? So what? Why you? When you're thinking of writing a book — And I stole this from Heidi Krupp, who is a publicist, my old publicist for the book, and she represents Tony Robbins and she's taking a lot of authors to bestseller status. Her first approach to any author explaining their book idea is, "Okay, let's stop the synopsis, but you need to answer these three things about your book. Who cares? In other words, who's your audience? So what? What's the big deal about your book? You want to write about X. What makes it great? What it makes differ? What makes it compelling? Then, why you? Very important, because a lot of people could write about similar things, but what ultimately sells that idea is the person behind it.

[0:14:27.6]

SM: Yes. Farnoosh, like you said, you're just reeling off these great things on this panel. Even I, also, I like to write and I like to put media. I get great nuggets from you. Massively.

[0:14:40.2]

FT: Thank you.

[0:14:40.8]

SM: Truly. I was like, "Someone write that down for me." I was thinking about it today, but look, it just rolls off me in and out —

[0:14:48.2]

FT: Just text me whenever you can't remember a Farnooshism.

[0:14:51.4]

SM: Yeah! I need a Farnooshism. Yeah, everyone needs a Farnooshism in their life.

[0:14:56.3]

FT: That's why I have the podcast.

[0:14:57.9]

SM: Yey! I know, and I won it today. How cool!

[0:15:00.9]

FT: Thank you so much. This is why I love you, you're so full of compliments. You're great energy. It's no wonder anybody wants to get coached by you. You're such a delight person. You make anyone feel good about themselves.

You wrote a book called *What If It Does Work Out?*

[0:15:15.6]

SM: Yeah. Isn't that a good question?

[0:15:18.6]

FT: I love it. It's like we never think of that.

[0:15:20.6]

SM: We never think of that. In fact I always love to use it, because, of course, this is how I live my book. I always like to ask people the questions generally in life, because so often we ask the opposite. It's like, "What if it doesn't work out? What if it doesn't work out? What if I fail? What if I F-up? What if something doesn't like me?" It's like what could be alternative B?

There's an old saying that there's not people who turn it like it is, but you can use a few more who who turn it like it could be.

[0:15:45.2]

FT: Oh, I like that.

[0:15:46.3]

SM: I just feel like that there have few people in this world who discover it, to talk about it, to hold that space, people to dream and to set goals and to think about possibilities. Just do well in the possibility, because that's where all the good stuff goes on.

[0:16:01.7]

FT: It's a Susie-ism.

[0:16:04.6]

SM: I've got to keep up.

[0:16:05.9]

FT: It does work out. I love that. Such a great — It's all about mindset, right? You got to shift to the way you think.

[0:16:11.2]

SM: 100%

[0:16:11.7]

FT: Almost like we got to get rid of some of the words we use. The language can sometimes be a barrier. It's also our perspectives. You talked earlier about confidence. On a scale of 1 to 10, what is your financial confidence in your personal life?

[0:16:27.6]

SM: Financial confidence overall. I came from nothing. I grew up un-wealthy. My family really had nothing. Money for me — Walking away from a big salary is no light decision. It's not as if, "You know, easy come, easy go." I've grown up with nothing. I feel very — I respect money. I don't throw it away. I like to think that I don't waste it. I'm very careful.

The way that I look at money now is it really is energy and there's always going to be more money. I like to really almost have some safe mantras around it, because money freaks people out. It's a big trigger for people.

I have an affirmation that I use that I took from Louise Hay. She says that, "Money flows to me easily and effortlessly."

[0:17:13.8]

FT: Money flows to me easily and effortless — I can't say it. Effortlessly.

[0:17:20.1]

SM: Yeah, that's her money mantra. I like it. I'm constantly open to receiving and not block opportunities. Not block creative ways to make money. Overall, when it comes to money, I feel in a place that I'm sensible enough and I save enough and I have my rules enough with money, but I don't have to think about it so much. I think that's almost the purpose of it. We don't want to be consumed with money because it's not just doing our real work.

[0:17:45.8]

FT: Oh, yeah. I remember when I first started working with a financial adviser, she said, "What's your ultimate goal with your money?" I said, "I want to not ever have to think about it."

[0:17:56.8]

SM: Exactly. When you hang out with financial advisers, it can make you crazy, because they're all about the risk and they're all about the — You need that. You have to pay attention. You can't beat your head in the sand. You need to know how much you have. Where it is? If it's growing. What's working?

Like you, I feel exactly the same. I want to be like — I want it to be just good so I can keep doing my thing.

[0:18:17.3]

FT: Exactly. I want to obviously have my systems in place. I'm going to check in, but I don't want to be up at night worrying. I don't want to be thinking, "Can I buy this purse?" I'm not a shopaholic, so when I do buy something, I do sometimes splurge and I don't want to have feel remorseful or regretful or hem and haw over it for eight months and then scarily buy it. I want to buy with confidence, but before you can do that you have to do all the boring and smart things, like setting up retirement and your investments and insurance and things like that. Yeah, I didn't know that about you that you were — I guess why would I? It was something really like dinner conversation and across the table too. We felt like we were sat next to each other. It's like it doesn't really come up naturally. Tell us about a memory growing up in childhood that really sticks out, that interesting memory that keeps coming back.

[0:19:06.7]

SM: Yeah. Yeah. One really does stick out for me is probably my earliest experience talking about money in a formal way. It was when I was a kid, because in the U.K. we were on social security, which is known as welfare in the U.S., which meant I had a free school lunch. It was really embarrassing because everyone who had a free school lunch, you didn't just get to walk up at the cafeteria, get your sandwich and cookies and then sign your name like everybody else. You had to — At the recess time, go to the reception. Pick up your lunch token and then you had to go — When you went for lunch, you then have to give your lunch token to the dinner lady and sometimes there's like a new dinner lady who didn't know what the token was and they'd be like, "What's with the token? Why aren't you signing?" You'd have to say, "My lunch is

free.” It’s really embarrassing and awful getting through this free lunch experience. I hated it so much that sometimes I either wouldn’t eat lunch or I would wait until my friends have eaten so they wouldn’t see me. I pretend I wasn’t hungry or I pretend that I have something else to do. I’d go at the very end so no one would see me with my lunch token.

I know!

[0:20:14.2]

FT: I’m so sorry that happened to you. That also happens in the U.S., or it did when I was growing up. I remember kids in my elementary school. In the morning — We would do it in the morning as we were like with Pledge Allegiance. We do roll whatever roll count and then they’d go, “Okay. Danny, June, Laura and Michael, please come up and get your lunch cards.” I didn’t know what that meant for a while. I thought — I had no idea, because I didn’t look at kids with dollar signs on their faces.

[0:20:46.1]

SM: Kids don’t pay attention to that stuff.

[0:20:48.9]

FT: I was in fourth or fifth grade, I was like, “Does that mean they get an extra cookie or something? How do I get in on this?” I thought it was actually a positive thing.

[0:20:57.3]

SM: Right. People don’t know unless you’re one of the poor kids who has a token and then you’re like — I was sick of getting my token and I thought, “If everybody else can just sign their name, why can’t I just sign my name?” At that point, I thought, “I’m going to call a meeting.” I can’t remember exactly how old I was.

[0:21:14.7]

FT: How old were you?

[0:21:15.8]

SM: I think I was around 11.

[0:21:18.8]

FT: Good for you.

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SM: In the U.K. we call them a headmaster, he who's the principal. I called a meeting with the headmaster and the —

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FT: I love this.

[0:21:30.3]

SM: The receptionist put me in touch with the secretary and she said, "What would you like to speak to him about?" I said, "It's kind of personal. It's a personal business." He saw me and I sat down and I was nervous, but in my heart I kind of new that what I was doing was the right thing. Not just for me, but for all the other kids with the tokens. I had this confidence about it and I said to him — I've been in situations, everything I just told you. I said, "It's embarrassing. Sometimes I'm not eating lunch, and I'm not the only one. Why can't just the kids with token instead have a page at the back that they sign just like everybody else, like on a different page, or whatever so it's easy for you guys, for your system, but we can just sign too and there's no difference?"

He had no idea there was this token system. He didn't know. He was ashamed that it was this stigma and he changed it. It was changed within two weeks.

[0:22:22.7]

FT: Good for you. Oh my God! That's such a great story.

[0:22:26.8]

SM: That's my money memory.

[0:22:27.5]

FT: Kids can really change the system. How about that?

[0:22:30.3]

SM: I think anyone can change — It takes one conversation, but it takes a little bit of courage, I guess, or even just thinking that something can be possible, but then something can be done at a young age —

[0:22:40.3]

FT: You're an 11-year-old whistle blower before you ever knew it and in the best kind of way, because you helped so many kids and I wish you would been at my school because I think that it's just terrible to have to have kids go through that. I know that in my school growing up too, who paid for hot lunch versus brought in their lunch was also an economic divide. I don't know, but for our school — Our school, usually the kids on the lower end of the economic scale that would buy lunch or get the free hot lunch, and then a lot of the well-off kids would bring their fancy brown bag lunch with the Doritos and Cool-Aid and all these store bought junk that their parents — It was like who had the more snacks was the more popular kid. We started to really create almost an economic identity for all of the kids based on lunch time.

[0:23:42.9]

SM: If I'd start young — It's funny that shouldn't think about, like getting a lunch should be like a no-brainer for a kids, so why can't it be that? These money kind of divides do start early, unless you can kind of like do something, I guess, that can be helpful.

[0:23:57.5]

FT: Wow! That's a fantastic story. I love it. Love it. Love it.

[0:23:59.8]

SM: Yay! That's my earliest money memory. That's for sure, because I was terrified.

[0:24:03.5]

FT: Did you tell your family? Obviously, they must have found out and they must have been so proud.

[0:24:08.5]

SM: Yes, I did. I told my mother. She's like, "Good! You're worthy." The one thing that I liked about my family was my mom would always, "Look, there's nothing wrong with you. You haven't done anything wrong. You're just as good as everybody else." She's like, "That's a good thing." She's like, "Do the other kids get to sign to?" I said, "Yes," and so she was happy with that. It wasn't just me who bought the extra benefit.

[0:24:27.7]

FT: Yeah. Money does not equate to self-worth.

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SM: No.

[0:24:33.0]

FT: I think that's evidence by the fact that you left your half a million dollar or your job.

[0:24:36.8]

SM: Right.

[0:24:37.4]

FT: You were able to do that. It all goes back to your conditioning and your mindset as a kid. It doesn't escape us.

[0:24:45.2]

SM: It doesn't escape us. I think our core money is we're in a material world and it's our currency, but there are things that are deeper than that. Like you said, you don't want to think about money all the time. It's certainly what we need. We need everything to be functional and having more money is better than less money, but it's not the most important thing.

[0:25:00.5]

SM: It's not the most important thing.

[0:25:03.1]

FT: What's important to you?

[0:25:05.4]

SM: I think the most important thing to me is being able to be myself. I think that people feel like they can't be themselves a lot, a lot more than they also admit. Me, just being able to be free to be myself, to express who I am, to do what it feels important to me, and to have great

relationships with my life. Really, that's it. When you think about it, it's like doing what you love and being with who you love. That's it. Even with more money, you just get more freedom and more time with them, and maybe see cooler experiences, but at the heart, it's for me just the same self.

[0:25:37.5]

FT: I remember at being one of the dinners that we were at. It was us and a number of people from New York media life. We're working on the table, talking about what we need help with. One woman said that she had had a conversation with you and learned that she needed to have more pleasure in her life. How do you identify that? Do you find if that's a recurring theme? Especially, I think, in a busy and boisterous city like New York City, everyone's hustling and working. On the one hand, you're like a hustler. How do you incorporate pleasure into a busy life that you're busy doing your career, or your passion? What's a way to do it?

[0:26:17.6]

SM: I think that pleasure is definitely lacking. It's easy to identify in someone because you can it in their body language, you can see it in how they speak, you can see just a level of enthusiasm and joy they bring to any type of conversation. If someone's calling me on their phone, stressed out, talking about what we have to do next; you may have someone come along to an event. You may as well kind of not be there.

Sometimes, I say that to people. I'm like, "If you're busy, it's cool. You don't have to come. If you're so engrossed with what you have to do with your email or whatever," because everybody's busy, and there's a lot of pressure to always be working, always be proving yourself. We always feel like we have something to prove. It's like our ability to show how much we're producing and performing — Not really is it a rational. It's become a bit boring. Hasn't it, Farnoosh. Whereas someone's like, "I'm so busy," welcome to the —

[0:27:08.0]

FT: We wear a badge of honor. [inaudible 0:27:10.5].

[0:27:11.9]

SM: It's so boring.

[0:27:12.5]

FT: I think we are — I actually remember last winter, I was on Instagram during the holidays and I just saw so many people having so much more fun than I was. I didn't go, "Oh, I wish I was them. I said, "That's it. Next time this year, if I'm still at home and bored, it's my fault." I'm going away in the winter for a week, and I made the decision a month ago to book that plan and not feel sorry for myself again in the winter.

[0:27:46.2]

SM: Wonderful. You're making pleasure a priority. I also think that pleasure can just be infused in everyday life. Ideally, your work brings you joy, but if not — Sometimes, you can just have a coffee and really taste it. You can smell it. There's something very sensual about a really nice cup of coffee. What about when you — I wrote an article about this. What about when you put on your scarf, that expensive scarf that you put on, do you even feel it how luxurious it feels or do you just rub it —

[0:28:14.2]

FT: Right! Smell the freaking roses. I think that's what you're saying.

[0:28:17.1]

SM: Yes.

[0:28:18.0]

FT: Smell the god damn roses.

[0:28:19.4]

SM: You can do that 500 times a day. Smells good. People who just all in love with this, because they'd be like, "What is she doing? It's so different. She looks so happy."

[0:28:27.5]

FT: That's a thing about you, Susie. I think that your happiness is contagious. I think people who aren't watching you don't know you physically in person. You can tell. Susie is a happy, energetic, positive person. I look forward to showing up somewhere, and maybe you're there, because I know it's going to be a good experience. You just bring a lot of life everywhere you go, and that is contagious. Then, I go home and I'm a better person to my husband. Hopefully, he's just happier, too. You got to surround yourself with people who sometimes know what they're doing, know how to appreciate life, know how to smell the roses. It's a good reminder, because we can definitely get our own, we can stick our heads in the sand and just put our head down and work, work, work.

[0:29:12.8]

SM: I think one thing that is a real misconception is that happy people is naiveté. To be positive, it's leadership. It's much easier to be cynical. It's much easier to be heavy. Everyone can be cynical. Everybody can be negative. Everybody can have something mean to say. It takes them work to be lighter. You have to kind of work on yourself. You have to look at the world a certain way. You have to let things slide that other people wouldn't let slide.

[0:29:38.0]

FT: You use more muscles to smile. It is a fact.

[0:29:43.8]

SM: Right? Isn't it —

[0:29:44.3]

FT: Physically harder to smile.

[0:29:45.6]

SM: It is harder to smile. It's easier sometimes to just see what can go wrong, and to worry, and to read into things. The way that I think about it is completely irrational to be happy. Your limited time here on earth, what are you going to do? Sit and worry, sit and complain, worry about what she's doing, worry about what he said, worry about that text message. Like, "No!" It's actually madness. It's like insanity to not be enjoying your life.

[0:30:12.6]

FT: Let's talk about a financial win and a financial failure — Best of, worst of.

[0:30:12.6]

SM: We start with the failure?

[0:30:12.6]

FT: Yeah, sure.

[0:30:25.7]

SM: I was married when I was very young. I was 19 and I married somebody who's completely incompatible with me financially, completely. It was just a young, irrational, kind of crazy, fun, whatever you want to call it, decision. That was the biggest financial failure I've had because not only did I lose money while I was married. Divorce is expensive. It was just an experience that was enlightening, because I learned a lot from it. You don't want to jump into a marriage with somebody who does not have the same values as you.

[0:31:02.3]

FT: What does that mean he was different than you, and how soon did you discover it?

[0:31:09.2]

SM: He had debt. I didn't know about it. He would love to spend. He had no really limits on his spending. He was very happy to accumulate more debt. He was happy to buy really expensive things that we really couldn't afford, and that's just not how I live at all. It's completely against my code. We didn't know each other that long before we got married, so this is a bit of a naïve decision. It completely opened my eyes that even people like that existed. I didn't even knew people spent money like that; happy to credit card surf, happy to borrow money.

[0:31:36.0]

FT: I'm not the guy. I'm sorry. It's usually the stories about the woman, but then I do hear it. When their men perform financial infidelity as we call it or are spendaholics, it is a gargantuan size.

[0:31:57.8]

SM: Yeah. It's not like a pair of shoes. It's like a car.

[0:32:02.0]

FT: It's like a car, or they were funding another relationship on another card. I've heard some pretty crazy stories just of so much secrecy that you think it's just a credit card you don't know about or \$10,000 debt that you didn't know about, but there's probably a lot more going on behind the scenes.

[0:32:24.2]

SM: A lot more going on behind the scenes. That's why it's so important to really know who you're marrying and to be very upfront about everything. What debt did you have? How much do you consume in a month? What's your goal for this? When do you want to buy? Do you want to rent? Having that all-out, 100% out clean, good and bad out there. I certainly did not do that at all.

That was probably one of the biggest financial failure in terms of the biggest learning experience. As you know, Farnoosh, every bad experience leads you somewhere. There are no bad roads to anywhere.

[0:32:59.6]

FT: Hmm — Well —

[0:33:01.2]

SM: No? Maybe there are?

[0:33:02.9]

FT: There are bad road — Not to get too dark, but people definitely falling off cliffs.

[0:33:08.5]

SM: Oh, man!

[0:33:09.9]

FT: No, you're right. Let's take that out of the podcast. I'll take that — We're doing so well, then I had to insert really tragic stuff. It's just where I go sometimes.

[0:33:24.0]

SM: It's also real. No, truly. I didn't know people could spend money like that. I have never experienced that. I didn't know anyone who gambled. I didn't know any of that, so I was really a baby.

[0:33:35.6]

FT: Did he at least see where he was wrong, and he is better off now? I hope he's learned his lesson.

[0:33:35.6]

SM: I have no idea but I really hope so. I really hope so. When it comes to money, you're the expert here. I'm not sure if people have unique money personalities you can't change, but there has to be a limit even on an extreme personality on what someone can do. Just the survival.

[0:33:59.1]

FT: Our advice is money — How we manage money, sometimes we do it poorly, I think, can be a vice. Sometimes, a vice is very addicting, just like smoking and drug use. There is something called financial abuse, money abuse, shopaholic people. that is real, and that needs to be tamed and managed and has to be conscious. It doesn't just go away, because you decide one day you don't want to do it. You have to work at it. It could creep back in your life, so you have to really just make it priority.

What would be your advice for any ladies out there that are considering divorcing? A woman that I know just announced on Facebook she's getting a divorce. I don't know about doing that, if that's another conversation, but it's top of mind. For some women out there who are like, "I'm not happy and I want to get a divorce, what are some financial steps they should take before they tell their partner, "I want out."?"

[0:34:52.9]

SM: I think you have to really take an imagery of what you have, what your assets are, what you have in the bank, what is owed. It's different in every country, but from what I know about this country, everything's shared; especially when you live in New York. You have to really make an analysis and have it very clear, what you have and what you don't have and what your plan of action is.

Typically in life, the person who has an agenda or a plan gets to lead the way if the other people don't or the other person in a relationship or a group doesn't have a plan or an agenda. I would certainly just recommend getting extremely clear and then coming out with a fair and reasonable plan of action quickly.

I think two people can kind of lead decisions imminent for a long time, because they're messy and they're painful. That just makes things worse. It's great to deal with problems quickly and swiftly, so if you need to be —

[0:35:42.8]

FT: Agreed.

[0:35:45.1]

SM: It's a Band-Aid thing. We have to just rip it off and deal with it. It's messy and awful and hard, but once it's over, then you're kind of home free and then your money is your own, and then everything is up to you.

[0:35:54.6]

FT: Yeah, just take the Band-Aid off like you did. Just talk to your headmaster about the crappy-school-lunch thing. It's hard conversation when you're 11, but you can change people's lives within a meeting.

[0:36:07.1]

SM: That's it. Sometimes it just take one person to make a decision to speak up and just have some clarity and a solution.

[0:36:13.6]

FT: Last but not least, I'm Susie Moore. I'm So Money because —

[0:36:17.6]

SM: I'm So Money because I believe that money is energy and I have lots of energy.

[0:36:25.2]

FT: An abundance of energy.

[0:36:26.5]

SM: That was right.

[0:36:28.1]

FT: Susie, thanks you so, so much. I look forward to seeing you again in the neighborhood, the New York neighborhood.

[0:36:33.8]

SM: Thank you so much, Farnoosh. This is mega, mega fun.

[END]