

**EPISODE 835**

*“JM: It wasn’t until I discovered podcast that I was even presented with the idea of how I could have my own business from home and I could build something and explore that creative side of me, but also get my kids off the bus every day. That just blew my mind.”*

[INTRODUCTION]

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**FT:** It’s no surprise that our guest today and I have become fast friends. She and I share a similar drive when it comes to pursuing our careers, but we also don’t want our careers to come with the expense of spending quality time with our families, and I think that’s something that we can all relate to.

Welcome back to So Money everybody. I’m your host, Farnoosh Torabi. Our guest today is Jaclyn Mellone, who’s just not a friend, but a business partner too. She and I run the So Money Podcast Accelerator. It’s a 12-week group coaching program that we designed to help people launch their podcasts or grow an existing podcast, and we’re currently enrolling students. So if you’re interested to learn more, go to [somoneypodcast.com](http://somoneypodcast.com) and click on the button on the right that says Launch or Grow Your Podcast with Farnoosh. It’s the button on the right hand side.

Now, Jaclyn is a marketing and mindset mentor. She hosts the Go-To Gal podcast, formerly called the All Up in Your Lady Biz podcast. Recently, the show has gone through a reboot, a rebrand. So she’s here to talk about that. I was actually on that podcast this past Monday. So be sure to check it out. Also, in this episode, Jaclyn and I dive into how she supports female business owners, take their brands and their businesses to the next level. How positivity has been proven to be her number one strength and how as a mother of two, torn between her desire to parent and work full-time. Jaclyn came up with I think a brilliant strategy to do both all while saving herself time and money. It’s a financial hack for the books.

Here’s Jaclyn Mellone.

[INTERVIEW]

[00:02:43]

**FT:** Jaclyn Mellone, my friend, welcome to So Money.

[00:02:46]

**JM:** Oh! I'm so excited to be here.

[00:02:49]

**FT:** I mean, we've been pretty attached to the hip for the past nine months. We kind of were introduced, and that was it. The stars aligned and I'm happy to call you a friend and a business partner. But interestingly enough, I don't know a whole lot about your financial mindset or your career background. I know you're excellent at what you do as a mindset and marketing mentor and as a podcaster and as a mom and as an entrepreneur. So I want to dive into all of those things with you, and I'm really excited to share your latest news with our audience, which is that your podcast has re-launched in the new year, Go-To Gal. Let's start there. Tell us about that, and what you're hoping to accomplish with the show.

[00:03:40]

**JM:** I am so excited. So I've been a podcaster now for over three years over 300 episodes, and it feels kind of crazy to be going back to episode one. Really, I had to mark that it was a new beginning. I completely re-brained it. I was doing a podcast with a cohost, which was so fun over the past couple of years. But we're both ready to really go and do our own thing, and that's exactly what Go-To Gal is and I feel I've been able to really bring all of my brand under that umbrella.

It's funny how when something presents itself, I just started thinking so much bigger for it. So I'm really excited to have the platform to not just share other go-to gals in their space and really share what women are doing and how they're growing their businesses and growing their

personal brands and building profitable personal brands and really what goes on behind the scenes to make that happen, but also sharing the behind the scenes of my business, sharing of my best strategies and tips and sharing my clients doing some on-air coaching calls, all the things. So it's been a lot of fun. Launching it has been just – It like puts some new energy into the air. It's a new year. It's a new podcast and it's been a lot of fun.

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**FT:** Well, let's go behind the scenes a little bit about your just journey and how you yourself became the go-to gal in your category as a marketing and mindset mentor, as someone who – I mean, I look at you as somebody who just gets S-H-I-T done. You help me get that way. Just to give listeners a quick summary of how you and I work together, Jaclyn and I co-lead a podcast program called So Money Podcast accelerator. Some of you have taken it. Some of you have applied. Some of you have no idea what we're talking about, but it's a really fun coaching program that she and I developed to help people who want to launch a show, a podcast, a quality podcast. We do it in 12 weeks. Hence, the accelerator title.

She and I kind of manage the group together, and this February, February 4<sup>th</sup>, will be our next launch of the Podcast Accelerator and happy to say that this time we're inviting not just people who want to launch podcasts, but if you already have a podcast and you just feel like you're not doing enough with it or you want to do more, you want it to get more traction, you want to make money, all the things. We also are reserving some spots for those people. It's a small group. We're not looking to scale this and help millions of people. We want to be able to give as much undivided attention as possible to make a really high-touch program. So if you're interested, shameless plug, go to [somonypodcast.com](http://somonypodcast.com), the site for this podcast, and very easy on the right hand corner or bottom corner, there is a button called Launch or Grow Your Podcast with Farnoosh. Click that and then you'll get to learn more about the accelerator.

So if you want to apply, please do. Now is the time to do it. We're in the midst of talking to everybody who wants to apply. It's going to be limited seats, but we'd love to hear from you if you're interested. That's it. It's all I'm going to say about that. But I will also say just because, Jaclyn, you're you, and the podcast program has done so well, I want to thank you for keeping me accountable to get this up and running. This was just – I had a seed of an idea. I met Jaclyn.

She told me how to do it and how to do it well, and I feel like you've been my go-to gal for up-leveling my business. So, thank you.

[00:07:22]

**JM:** Oh! I'm honored. Well, you have so much expertise what you've done with So Money. It has been incredibly inspiring, and people that want to create a podcast like that, like why not learn from the best? I love that it's so different than anything else out there. It's not just about the tactics of like tech, but really about how to create a podcast that grows a brand, and it's been really cool to be a part of it. So I'm honored.

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**FT:** Well, thanks. So let's talk a little bit about your journey to becoming the Jaclyn Mellone of today as a mother, as someone who also has built this business from home to some extent. Take us behind the scenes, and did you always have this vision, or has it kind of even building the plane as you've been flying it?

[00:08:09]

**JM:** So, my dad had its own business. Well, he's in commercial real estate. So he worked for another company, for a big portion of his career, but always had a lot of independence with that, and then he started his own business. I actually helped him with that in 2004, and he was always very entrepreneurial, and I always aspired to be like my dad. My mom will joke, "How did I raise you to be him?" like we're very similar personalities.

But my mom was a stay-at-home mom and I loved having her as the stay-at-home mom. I would get off the bus, and I was the kid that would just sit at the counter and tell her every excruciating detail of my day and I always wanted to be that mom for my kids too. I was always torn, like, "Do I follow my ambitions, like my dad?" and that's kind of what my personality landed itself to, but I always saw myself as being that stay-at-home, although the reality of being a stay-at-home mom just does not fit my personality, all the other things that go with being a stay-at-home.

So I was always torn and I always thought that I would have to choose. For a long time, I was a one-trepreneur. I had a lot of ideas. I helped my dad start his business. I worked behind the scenes with several local entrepreneurs with pretty big businesses online, and it wasn't until I discovered podcast that I was even presented with the idea of, "Oh! I could have my own business from home," and I could build something and explore that creative side of me, but also get my kids off the bus every day. That just blew my mind.

[00:09:45]

**FT:** I know what you mean about being able to be present for the drop off. I felt like one day I got to change call around and be there for my son at drop off. It was his first day of school, and I just felt like all the stars had aligned. All my hard efforts had paid off for this one moment to be able to choose that for myself and for our family ultimately.

I'm jumping around a little bit, but I want to fast-forward to this moment that you had. I know this, because you told me this one time when we were having dinner and I was like, "This has to be on the podcast." But there was a decision that you made, which I think was really rewarding, but not intuitive for many people around this sort of debate of how to afford childcare and grow your business at the same time. There's only so much money to go around, and like you just already mentioned, you had one part of you wanting to be very present at home and another part of you knowing that you had all these ambitions, professional ambitions. So take us to that moment. What did you decide to do and how has it paid off?

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**JM:** Sure. Just a little bit of context. When I started my business, shortly after I found out I was pregnant with baby number two. My oldest child, my daughter was inspiration to start a business. I'm like, "Okay, I have a child now. Let me make this happen." Then kind of surprise! Baby number two, which I always wanted, but maybe wouldn't have planned it at that very moment was part of this. I was literally growing a baby and growing my business at the same time. So I was a pretty new business owner then, and I had planned on, when he was born, taking some time off and I had some things automated. So I still had money coming in during

those months, but I had planned on it about three months getting a nanny or sending him to some type of daycare or something along those lines. I had planned on going back.

At that point, when I was pregnant between my mom helping out and preschool, my daughter was basically in full-time care outside of the home. So I was really working full-time at that point and hadn't really created that life of like getting off the proverbial bus, because there wasn't a bus at that point in time. It wasn't until after Marshal was born and that three months came up and I think we knew we were only going to have two kids. So he was also like the baby, right? I started interviewing nannies, and I just wanted someone part time at that point. I was really excited to get back into work. I actually found during my "maternity leave", it was one of the most creative times for me I think, because I slowed down so much.

All that whitespace, just like my head just plotted with ideas and creativity. I just didn't have the sleep or the – I wasn't able to actually implement any of those ideas at that time, but I was really inspired and creative to change things and to grow things, and I was excited to really dive back into the business and grow it again. So I started all the ways you go. I was putting the word out to get nannies. I was looking online and all these different places. He was so little, so I wasn't ready to put him into traditional daycare yet. I just couldn't find the right person.

At the same time, I started looking at my list of things that I had to do when there was a launch coming out and all these pieces for it. I'm like, "Even if I had a nanny 40-hours a week right now, I don't think I could use that time to write this big long sales page, or to figure out all these tech stuff I need to do." Looking at this to-do-list that I had, I am just so tired. I'm not sleeping through the night. I'm nursing, and all of these things.

So I started to price out what it would look like to hire out those things. Instead of hiring help for home, I started looking at the budget and saying like, "You know what? Maybe I could take this money I was going to put into a nanny and put it and to start building out my team," because at the time I just had one assistant and I wasn't really outsourcing a lot of things on my team. So I started shifting the way I was thinking and that was such a pivotal moment in time, and I started hiring. I think I got a little addicted to hiring, but I love the baby stage. I was able to keep Marshall home with me for 10 months with a little bit of help from my mom, but without having to bring a nanny and/or do childcare and just by hiring out from my team.

A lot of times they were way better at things than I was. So it made so much sense. When I was doing that and I started looking at my taxes the next year and going through things and looking at my daughter's childcare and how much we spent and then looking at these business expenses, I can write off 100% of my business expenses. But childcare, I'm capped at like \$2,100 or something ridiculous. Even though we're spending like \$1,500 or \$1,800, it was something insane. But we're only [inaudible 00:14:42] \$2,100. I'm like, "This is really interesting."

So I had already kind of leaned into that of like, "Okay, this is how I – Instead of me trying to do everything, let me bring another go-to gals to do some of these stuff that isn't my area of my expertise so I can focus on just what I do best." But then I realized like, "Wow! From a financial situation, this makes so much sense. I can write these all off."

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**FT:** Oh my gosh! When you told me that, my head exploded. I was like, "Oh! That's so brilliant." I mean, there is the childcare credit, tax credit, that you can get. But like to your point, it's smaller than potentially the tax write off of writing off all your business expenses. If you are, this I think works best for mothers and fathers who feel a little kind of like not sure about whether they want to be stay-at-home parents or working and is there a system they can create?

You kind of hacked a financial strategy here, which is that spend more on growing your business, outsourcing a lot of the work, finding the people to do things for you to grow the business so that you can have more time to yourself whether you want to use that towards the business or towards your family is your choice now. You just sort of bought yourself the freedom of having the gift of time, which then you put back into being a mom and a parent, which I think is so wonderful. What a great story.

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**JM:** Yes, I kind of leveled it off with. I have about 26 hours of childcare now between daycare and my mom helping out and everything, and that seems to be a good amount of time for me to

work on recording for the podcast, for me to create content, for me to manage my team and do all the meetings I need to do and all of that stuff, coach my clients, and the rest of time I really – It's like every time I come up against like, "I don't have enough time," like that means I need to hire. That means I'm doing too much and really checking in with myself. I do. I feel like it's a good balance and having the time where I feel like I'm part of my kids' lives and having that kind of flexibility there, but also enough time in the business, because I love growing my business and I wouldn't want to just be home full-time.

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**FT:** How did you get to be so good at marketing and mindset and all of that? What would you credit for learning all of that, all those skillsets?

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**JM:** Oh, from a culmination of places. Well, with marketing, it's my background. So I went to school for graphic media publishing and I just always had an interest for business and marketing and it was kind of cool that while I was in college, my dad was starting his business. At the time I'm like, "Well, if you're leaving your job, I'm leaving my job." I was actually a manager at a telemarketing company at the time. So I'd some experience with like direct. Like I was a telemarketer for a period of time that I was their in-house trainer and managing, and even at that age it was kind of cool to be. I was like 19-years-old and managing people twice my age. That was some interesting experience in the early days.

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**FT:** Oh, that's another podcast.

[00:17:52]

**JM:** That's a whole other podcast. So then I helped my dad start his business, which was a commercial real estate brokerage, and he had really built his whole business at that point on



relationships and relationship marketing. I don't know if you would use that term, but that's really what it was.

So getting to work so closely with him and helping him get started from the ground up and how we were building relationships, how – He sells through story, and it's just who he is. He was Italian. We tell stories. But that's how he was able to really build relationships with clients and tell them the story of we weren't just looking at land or buildings, but there was stories of why people would want to grow their business in a certain place. I think that just got engrained in me and I was able to mix that with what I was learning at school.

I worked with him for a little bit outside of school, but then I was like, "Okay, dad. This is your thing." See, a thing that my dad is, he wakes up every single morning with the passion to get to work. You can't even believe, like he loves what he do. When I was working with him, he'd want to talk about business first thing in the morning, or 10:00 at night, or on the weekends and I'm like, "Dad, I don't want to talk about it."

But I would look at him and I would see this like excitement and passion towards what he do, and I'm like, "That's what I want." You almost think like, "Well, if I hang around him enough, if I'm in the business, it's going to rub off of on me." But the thing is I'm just not passionate about real estate, but I crave that passion. When I found online marketing and when I found my business and my space, I'm like, "Oh, okay. I get it now. I could talk about — but you call me in the middle of the night and I'll get up to talk about business."

So it was just I had to find my own thing. I was so inspired by him, but real estate just wasn't it for me. So then I went out and I started doing marketing for "smaller business", but people really – Doing some big things online, doing a little bit with personal branding and marketing and all different things like that, and it kind of was the culmination that led to me being able to start my own business.

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**FT:** I'd tell you. I think in the past life I would have been a real estate agent. I'm obsessed with real estate. I don't know. I feel like I was Barbara Corcoran in a past life. That's a very high

evaluation of myself, but I would be that into it, although she doesn't do it anymore, but I feel like real estate is such a passion of mine. But we're happy that you're doing what you're doing, and really, I think you have this – Part of what you do is you help people get through the mind traps and the fall stories and all of that, and you have such a positive outlook on life.

That's the other reason why I love hanging out with you, is that I feel like you're such an optimist. You really see things as not challenges, but as opportunities. Yes, here is maybe the hurdle, but here's how you get over it, and how fun it can be? That's kind of what it's like working with you and chatting with you. That I think is not something you can always learn. I think that sometimes is how you're almost brought into the world. Do you feel like you always had this perspective on life?

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**JM:** Okay. So I'm glad you brought this up, because this is kind of funny. So you would ask me where I got the background for marketing mindset, is like, "Okay, this is the marketing. I went to school, then I applied it in business for some years and I just kind of geeked out on podcast and started implementing for my own business.

The mindset came, before I started my business, I really was such a confident person. You put me in any room – And I really owe a lot of that, I think, to my parents and how they raised me. Put me in any room, I could talk to people. I always felt confident, right? But there was something about starting my own business, and I think it just took myself so far outside of my comfort zone that had started bringing up all these inner mean girl thoughts. I just started having all of these self-doubt and insecurity. I'm like, "Where did this come from? I am a confident person."

I really had to dig into the mindset side of things to actually implement. So I was hiring coaches and taking courses and reading books and just like, "I need to figure this out, because if I don't get out of my own way, I'm never going to be able to grow this thing." It was really an evolution there.

Now the funny thing is, I took the strengths finder, gallop strengths finder is a test you can take. I think it's like \$19, and I took it out online and it tells your top 5 strengths. My number one strength, which ironically when I saw this I was like, "What? This is not even a good strength." My number one strength is positivity.

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**FT:** Wow!

[00:22:25]

**JM:** And then I'm like, "What? That's not even –" Because I take it so for granted. It's such a part of me. But my realization was if my number one strength is positivity, and here I am struggling with mindset, this is something that everyone is struggling with. They're not just talking about it. I realized if I could layer that into the work that I was doing and helping my clients with like, "Okay, I'm giving you these strategies, but let's also talk about the emotions involved here." I joke that's when they actually started implementing. But it was just such a key part of the process and it was really more of a – I was such a student to it that I just started bringing my clients in on that conversation too.

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**FT:** I called it. I guess I'm not the only one who's recognized this. A plain old test figured it out too.

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**JM:** Yes. Oh my goodness! Now I joke about it all the time, because I'm like, "Oh! That's the worst. Positivity [inaudible 00:23:17]."

[00:23:18]

**FT:** No. No, but we do take it or granted.

[00:23:21]

**JM:** We do take it for granted.

[00:23:22]

**FT:** We do. We do. But let's shift gears to money a little bit more. I love that insight you had about putting more money into growing the business versus childcare. It's a better tax write off. It's just more in harmony with what you want out of life. Perfect. What would you say is your outset, your financial outset in general? What is your perspective on money? When you think about money, how does it make you feel? What is a philosophy that you have perhaps?

[00:23:52]

**JM:** So I have had to do a lot of work around money mindset, because what was really ingrained in me was that we have to work hard to make money, and there are so much pride in my family, in our family history. I mean, we have so many entrepreneurs in my family. My great grandma had her own catering business. My grandma had a convenience store kind of place, a little grocery store. My dad with his business, and we just had a family of entrepreneurs. Actually, my grandparents had a hotel. So there's a lot of business owners in the family, but there's always a sense of pride attached to how hard we were working, right?

[00:24:31]

**FT:** Right.

[00:24:31]

**JM:** It almost feels funny to even say that, because it's like, "Well, there should be." Here, I'm trying to create this life and I do have space for my family and for the business. It was really hard to unravel that and say, "Okay. Well, I don't have to always be working twice as hard to make twice as much," and that's something I've had to do a lot of personal development around.

So I've really been working on my relationship with money and I credit Jen Sincero a lot too to thinking of money as a person and personifying it. When I catch myself saying something negative about money or having a negative thought about money, to actually turn money into a person, like would I say that to a person? But it actually helps me. It helps me get perspective on those like really subtle thoughts you can have sometimes about money.

[00:25:25]

**FT:** Yeah. Money is a living, breathing thing kind of.

[00:25:28]

**JM:** It's energy, right? So if we have negative energy attached to it, then we're going to have negative energy attached to it. But if we're able to have that positive relationship with it, then I think that just keeps growing.

[00:25:41]

**FT:** Yeah, and you mentioned Jen Sincero. She's the author of *You're a Badass at Making Money*, and she was on this show. I forgot what episode number, but it was in April of 2017 if you want to go back in the archives and look her out. She's got a new book coming out in the spring too. So she's hot to trot on a lot of things, not just money, but her first book was called *You Are a Badass: How to Stop Doubting Your Greatness and Start Living an Awesome Life*. So she's got a lot of territory covered.

[00:26:11]

**JM:** You're good that you just like [inaudible 00:26:12], right?

[00:26:13]

**FT:** Oh, yeah. I'm on the internet. It's called the internet.

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**JM:** I'm impressed. I'm impressed. I never know if I'm allowed to say the name of her book on a podcast if you have like what the rating is or whatever. So thank you.

[00:26:25]

**FT:** Yeah. Well, what would you say was your biggest money mistake?

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**JM:** Oh, gosh! Where do I even begin?

[00:26:33]

**FT:** Oh, there's a whole volume. Okay.

[00:26:36]

**JM:** Volume one, volume two. I mean, early on, I really – I mean, early on before I had a business, I just didn't understand credit all and I actually thought I had a credit card even [inaudible 00:26:51] I like shoes to shop at Express or something when I was in college and you're like, "Oh! Do you want a credit card?" I'm like, "Sure," and I never had a credit card before. So I get the credit card and I think it had like a \$300 limit or something. But for some reason because I really had never been exposed to credit at all, I thought it was \$300 a month.

[00:27:11]

**FT:** Oh! What?

[00:27:13]

**JM:** I don't know why I thought that!

[00:27:17]

**FT:** Because you're such an optimist. You're such a positive person.

[00:27:19]

**JM:** [inaudible 00:27:21] \$300 a month. Oh! So I have spent the 300 and then the next month I was like, "Oh! I just thought I got another 300," and I'm like, "Yeah. No, that's not how this works." Okay. I have to really learn a lot about this. So that was like early and I had to make some mistakes the hard way. But with my business, I've really had to kind of grow into myself of like, "It's easy to –" In the beginning, it was easy to just reinvest everything back in the business. So finding that balance of, "Okay, I want to be profitable, but I also want to grow," and finding that balance of, "Okay. I can grow without reinvesting all of the money and I could profit while still growing to. So finding that happy medium has probably been my biggest challenge in the beginning, but accomplishment now where I feel like, "Okay, I'm investing a healthy amount, but I'm committed to paying myself every single week," and that feels really good.

[00:28:18]

**FT:** That's important. Yeah, remembering to pay yourself. Well, it's okay that you had a bad beginning with credit. That's unfortunately how a lot of us learn about credit, is we have to make a mistake or two and better that that happens early on in life. Our sponsor is actually Chase, and I'm a financial ambassador for Chase and we want to know from you and all of our guests this month, what is your number one financial goal in 2019?

[00:28:45]

**JM:** My financial goal for 2019 is to have a business savings account and to really grow that. So I started it off this year. I have a thousand dollars in it now, but my goal is to really grow that, because I have been making some more hiring decisions and I realized that if I have that business savings, that's going to give me more confidence to be able to grow the team throughout the year and in years to come and that isn't something that had been on my radar

just yet. So that is my resolution for the year, to build up that business savings. I kicked off January putting some money in it and to just stay committed to growing that. So when we need the money, we have it there.

[00:29:25]

**FT:** Great, and compartmentalizing and labeling and putting things in different buckets is such a good – It's like a logical practice too. Like it really just – It almost helps to see what you have as supposed to guessing, like, "Oh! Can we – The money is there or it isn't," and that's how you decide whether to make a move or not.

[00:29:44]

**JM:** I'm a Chase girl. I'm not an ambassador, but I am a customer. Not an investor yet.

[00:29:51]

**FT:** Yet. Put that on a vision board.

[00:29:53]

**JM:** Yeah. Yeah. I went right into the office. They set me up with a new account. Yeah, it felt really good.

[00:30:00]

**FT:** Awesome. All right. Let's talk about your number one money habit. Something that you do regularly. Maybe it's not every day or every week, but you make a conscious effort to do this with your money.

[00:30:17]



**JM:** For me it's to really look at it and to log in the accounts and look at it, which is so simple, but I found in the past is kind of like the scale. If I don't step on it for too long or if I don't look at the accounts for too long, I'm too disconnected from it, and that's when things tend to get out of control and not realize, "Oh, I have been spending a lot there." "Oh! All those little things do add up," or even just where the money is going. To really just pay more attention to it and to build that healthier relationship with money has been – That's the habit that has helped me create the better relationship.

[00:30:52]

**FT:** Yes. It's funny – It's not really funny. It's kind of scary. I've had some guest on this show that will say things like, "I'm really good at making money. I'm terrible at managing it. So I offload that responsibility to my spouse or my business part," and I'm like, "Well, okay." I meant, that's probably a falsehood. But do at least know how much money you have in the bank. Oh, no. I can't even log into my account. I would freak out if I had to look into my back account. I was like, "No. No. No. That is not actually a true thing. You would not lose your bearings just because you logged into your Chase account. You have to know these numbers and you are as good at making money as you are at managing it. You're just choosing not to believe that."

[00:31:38]

**JM:** I relate to that though. I have been there before and the fear of looking and there was like a comfort in the like, "I'm just going to just plug my ears and close my eyes and sing really loudly and just not pay attention to it. That's not what helps, or even falling back on old saying of, "Oh, I'm not a money person or I'm not a math person going back to school days." So I would find myself seeing this. As I dug into the mindset work I realize, "Gosh! I have a lot of limiting beliefs here and a lot of stories that are not supporting me and becoming the business owner that I want to be to be able to grow this business."

So even just starting with like, "Okay, how could I – What are the simple things? How can I create habits that are going to help me rewrite these stories?" Because that – I have been there and I relate to those guests that you've interviewed, because I'm totally been that person of just the fear, and the fear of both not having the money there, but also the responsibility that comes

with having a lot of money too and being on both sides of that of like, “Okay,” and sometimes there’s comfort and like you don’t even realize it, but it’s like, “Oh, I’m spending a lot,” because you just don’t want to like deal with it almost. It’s a weird – All the money mindset things. I feel like I’ve been through all of them.

[00:32:55]

**FT:** Well, on your show, Go-To Gal, you re-launched it and you’re looking to bring more of these stories to surface, these issues that particularly women entrepreneurs have, these mind traps and limiting beliefs. You’ve probably done a few interviews already that have yet to air. I’ve been on your show. It’s going to air soon. What is coming up a lot and what do you anticipate will be some of the hotter topics?

[00:33:22]

**JM:** Well, two of – So in the interviews that I’m doing and with us, we just dove into podcast stuff. But with interviews that I’m doing, two of the questions that I’m asking are what are the mindset shifts you’ve had to make to get where you are, or what is one mindset shift you had to make to get where you are, and what’s a key relationship or two that have helped you get there? Because as much as we could talk about marketing and all of the tactics and all of the things, what I found is the relationships and the mindset have such a big impact on where people are able to go in life and in businesses. I’m going to say even in careers, even if you don’t have a business, the way you think about yourself and where you want to go in your career and same thing with the relationships. Who do you know and how are you helping them and how can they eventually help you?

Those things aren’t talked about a lot. So I’m excited to be asking those questions to kind of show people behind the scenes, is people are out there growing personal brands, whether that is for a business or a career or what have you. That’s the stuff that you can’t see. You can’t Google that. That’s all behind the scenes stuff that’s making the magic pull together.

[00:34:36]

**FT:** It's so true, and it's really nice to know that even in this age with so much digital connection, it can feel kind of impersonal that there is a lot still to be had and to benefit from the in person, or even like how do you relate to people online in a way that's authentic and true and can turn into an actual relationship?

[00:35:01]

**JM:** Exactly. Just because you're building a business online does not mean that they're not still humans involved. I think that building those relationships is one of the best shortcuts you could take if you will.

[00:35:12]

**FT:** All right, Ms. Mellone. Let's do some so money fill in the blanks. This is when I start a sentence and then you just finish it.

[00:35:21]

**JM:** All right.

[00:35:21]

**FT:** All right. If I won the lottery tomorrow, the first thing I would do is \_\_\_?

[00:35:27]

**JM:** Scream.

[00:35:30]

**FT:** That's honest. That's true, yes.

[00:35:32]

**JM:** [inaudible 00:35:32] I would do. But honestly, I would hire an expert. I really would, because I don't know what I would do, and there are so many things that I would want to do to grow my business and to give back and help people. But I would definitely hire an expert to guide me on that. I would definitely not go at it alone.

[00:35:50]

**FT:** Cool. Yeah. I'll help you.

[00:35:53]

**JM:** Okay. I'll hire you.

[00:35:53]

**FT:** Take a little cut. Take a little off the top. All right. One thing I wish I had learned about money growing up is \_\_\_?

[00:36:04]

**JM:** That you don't have to work hard to make money, and that time does not have to equal money.

[00:36:13]

**FT:** It's true. I think that's kind of a modern message that people are really accepting without guilt, like you have. I think I kind of grew up with that too. I think you learn it in school. You work hard for the extra credit to get the A, A for effort. It's that mentality that then kind of leaks into your financial life and your career and that I think can be – It doesn't have to be that way, like you said.

[00:36:42]

**JM:** Yes.

[00:36:43]

**FT:** All right. One thing that I spend on that makes my life easier or better – And you can't say childcare or like an assistant, because we kind of already covered that, but is there something else?

[00:36:53]

**JM:** I was going to say my team, because they definitely make my life easier. But I would say we have – We do get our house cleaned every other week, and not only does that take that off of me from having to do it, but it also – I say it jokingly, but I very much do believe it like saves my marriage.

[00:37:14]

**FT:** Yeah. I just interviewed Jemma Hartley, who's the author of the book *Fed Up*, and it's all about emotional labor. So in every household, in many households, it's not just like doing the dishes and cleaning. Yes, that's a lot of time and painstaking effort, but it's also the women are often at the forefront and take on the brunt of the mental work of planning and thinking ahead and we have people coming over tomorrow and like what are we going to serve them? All of the things. We have to take our kids to the doctor. It's like remembering to do all the things. There's a lot of mental work, mental capacity then it drains you emotionally and mentally, not just physically. Plus, there's the physical too.

So the book really does a phenomenal job of offering advice, but also going into these households all over the country where this is the issue and that how they've rectified it, and the author dealt with it herself. I think it's such a timely piece. House work is like the last battle frontier. It's like one of things that no matter how much equality is in your marriage, in your partnership, I feel like there's always going to be an imbalance of who does what and it can

brew resentment. It can brew anger, and really important to have the communication skills and the strategy to work that out, because it can really – Like you say, hurt your marriage.

[00:38:49]

**JM:** Absolutely. So that has been – And now we don't have to talk about those things anymore, right? So it's been such a blessing.

[00:38:54]

**FT:** Yeah, it's off the table.

[00:38:56]

**JM:** I would love to move that to even more frequently. That's another goal of mine.

[00:39:00]

**FT:** Yeah. For a while, I had a house cleaner every week, because we just moved in and there was a lot of dust everywhere and it was going to take like a long time to get dust free.

[00:39:10]

**JM:** My dream is twice a week, which sounds really extravagant, but not necessarily just to clean, but to have someone do laundry and put it away and all that.

[00:39:19]

**FT:** This one woman, it was an article on Medium about a breadwinning woman. I think actually she's been on this podcast and she's like, "Guys, it's a lot of outsourcing to be a female breadwinner and we have three kids," I think she said. But she has someone who comes to her house every day, because –

[00:39:39]

**JM:** Are you talking about Denise Duffield-Thomas?

[00:39:40]

**FT:** Yes, Denise Duffield-Thomas.

[00:39:43]

**JM:** Oh my gosh! That article. You have to link to the article in the show notes. It is so good.

[00:39:48]

**FT:** My husband forwarded me the article and he was like, "Every day? Every day, someone comes in your house?" I'm like, "Well, there are things to do." I could definitely that person's to-do-list with like errands, and laundry, and cookie, and grocery shopping, Amazon orders. There's definitely things to do, and they have three kids, probably a pet or two. So you can imagine the chaos.

[00:40:15]

**JM:** Yeah.

[00:40:17]

**FT:** All right. Last but not least, I'm Jaclyn Mellone. I'm so money because \_\_\_?

[00:40:22]

**JM:** Because I help other people be so money.

[00:40:24]

**FT:** Yeah, girl! Yes!

[00:40:26]

**JM:** All the go-to gals.

[00:40:28]

**FT:** Go-to gals rise up. This is your year, and stick with Jacklyn. She'll get you there. Thank you so much for coming on here, and I was joking before we were live that like we've worked so closely together. We've met obviously many times, but I didn't know a lot about this stuff.

[00:40:48]

**JM:** This is fun.

[00:40:48]

**FT:** So this was an opportunity for me to learn about your background and your money mindset and all that stuff that's so important. Thank you for sharing and congrats on the re-launch of Go-To Gal.

[00:40:57]

**JM:** Thank you so much.

[END]