

**FT:** Bernardo Mendez, thank you so much for joining me on So Money, my friend.

**BM:** Thank you so much for inviting me, Farnoosh. I'm so excited to be here this morning.

**FT:** Well, I have been wanting to speak with you for some time. I've actually used your expertise in a number of my Love & Money columns for money.com and Money magazine and you are a love guru. How do you become a love guru?

**BM:** Well, thanks, I don't see myself as a love guru. I think I've just been someone who loves the insides of relationships and someone who really studies what human beings do and why. So, I mean to really become, I wouldn't say guru, but to become knowledgeable in this area. It just requires for you to be really curious about your own life because I think from your own mistakes and your own pains, I think you can get a lot of hunger to find out answers that might serve other people much as you.

**FT:** Your focus is helping women find their true love.

**BM:** Yes.

**FT:** What does it take? What does that take these days? I would imagine, you know, the sort of guidance that you provide today would be different maybe than 20, 30 years ago or maybe not. What's your specific approach?

**BM:** I think that there's some similarities between the way I would do this like a few years ago. The biggest difference I'd say, Farnoosh, right now is that a lot of women and as you probably know, I mean have become so good at so many things, including managing money, including creating successful career and one of the things that's missing today that probably was not as missing a few years ago is the polarity between men and women, that feminine versus masculine energy being strongly different so that both human beings feel incredibly excited so in my work, really my approach is helping women become the most alive and happy version of themselves and then allow them to slowly and comfortably connect with their feminine energy so that they can attract a guy who's the kind of guy they want, a guy who's probably strong and masculine and somebody who knows what he wants but also has heart.

**FT:** This is so interesting because as you know I wrote a book last year called When She Makes More.

**BM:** Yeah. Great.

**FT:** About female breadwinners. Yeah, and thank you, and one of the complexities I think and you said it, I think you articulated it perfectly as sort of, you know, women have a hard time stepping into their femininity these days with so much emphasis on work and career and being independent and this idea that "I'm going to flirt, I'm going to be sexy, I'm going to let him open the door for me." For some women, it's almost like we're stepping back in time. What would you say to someone who had that kind of, you know, opposing view?

**BM:** Well, the first thing I'd say is that it's completely understandable. I know why that happened. I mean the way I'd like to look at things is there's like different stages, right. If I look at my grandma's stage, her job was basically to do what grandpa wanted basically so she was really weak and that she couldn't do anything on her own. And so, that's one level of strength in a woman. Second level of

strength is someone who can do absolutely anything she wants on her own which is a lot better than the first stage. But then, there's a third stage where you can do anything you want but you no longer have to prove it to the world. So, you can actually relax into yourself and allow someone to do it for you, not because you can't but because it's cool for somebody to actually be nice to you and you'll be vulnerable to receive it.

**FT:** Right.

**BM:** So, I think I'd say that it requires even more strength to fall back into vulnerability than it does to just always have to be the one who's strong.

**FT:** Isn't that ironic? It requires strength to be vulnerable.

**BM:** Yeah. It does.

**FT:** Well, I can't wait to unleash this interview with you and talk money and I know that with your work and your experience helping couples and women step into their true identities and be comfortable. Part of that involves, I think, having an identity with their financial life, right, and having a relationship with their money that's healthy. So, the first question, actually, is just about you, Bern, I mean this is really, this show is to put a spotlight on my guest to have them kind of share their financial stories, their insights. What is your financial philosophy that helps to nurture perhaps your relationship with money and keeps your wealth building?

**BM:** That's a great question, Farnoosh. I think my philosophy on money, it's pretty simple I think and I learned this not necessarily an easy way but I learned that the more you can help solve someone's pain and the more you can articulate to other human beings how you can solve their pain, the wealthier you become. So, it's really about, I mean no one's purchasing coaching, no one is purchasing a car. They're purchasing an experience. They're purchasing an emotion. They're purchasing the benefits so if you're someone who has the capacity to help end pain and that aligns with your highest purpose, I think that's the number one key that I found in as, I mean I used to interview a lot of people so anyone who have found, has made a tremendous amount of money but is not just rich but also wealthy has found a way to align their purpose with solving pain for other people.

**FT:** To be the ultimate giver.

**BM:** Yeah, it's giving but not when you're giving something that excites you and fills you up in the morning, it doesn't feel like you're giving. It just feels like you're receiving.

**FT:** Right, right.

**BM:** So, it's weird, right?

**FT:** I love that. And, has that proven true in your own life?

**BM:** Yes. I know that for the longest time I wanted to set out to do a business where I could benefit from doing what I really love and I wasn't doing that because I was, honestly I was scared and I was comfortable. I mean once you and you probably know because you're a financial expert, I mean once you get accustomed to a certain level of lifestyle and you have a job that pays you really well, it's

hard to let go of that because it's so comfortable to get a paycheck every 2 weeks and I'd have to do like a lot outside of the norm to get it but to get what you really want sometimes require for you to take that risk. So, for me that was a big wakeup call saying "Hey, I'm living really well. I will have an awesome house and cool cars and the whole thing." But, I'm not super excited with what I'm doing so can I take that risk and the answer for me was 'yes' because I couldn't continue doing what I was doing without giving my gifts, you know.

**FT:** What, where were you when you had that 'Aha' moment, what happened? What was the transition like?

**BM:** The transition was really one of the most beautiful and most painful moments in my life, that's when my father was about to die. Like, 2 weeks before he died, I knew this was coming and I had an insight. I listened to an interview one night and something sparked inside of me where I said, I can no longer stop doing what I'm meant to be doing and I went to him the next morning and I said, "That is what I'm going to do. I'm going to start a website. I'm going to buy like a video camera and do all these things and he was so excited that I just made a commitment that I would start doing this and he died 2 weeks later and my first blogpost video came 2 weeks after his death. But, since then I've never stopped because I keep to this promise that I made to him, you know, that I was going to do something that I was really excited about.

**FT:** That's so beautiful, that's so beautiful. The site is now, well, yourgreatlifetv.com is where you're hosting your videos and, congratulations, you just surpassed a million downloads.

**BM:** Yes. Thank you. It's an exciting moment. You know, I mean compared to cats and lasers, it's nothing but for me it was [inaudible].

**FT:** Well, oh gosh, don't even get me started on cats and lasers. Oh my gosh. Well, that's really good to know and what were you doing before you transitioned into helping people with their relationships.

**BM:** Well, I mean helping people in their relationship is something I've always done since I was 17 and something I just did without charging for it but I was always interested in doing that and I've always been doing interventions. But, what I was doing for to make a living, I was working at a startup here in Austin with a couple of friends. I mean these guys started this company, not this one the previous company with \$750 and turned it into a 1 billion dollar company and then they decided to start a few other companies and they asked me to join so I mean I was, it was really exciting. It was fun but it wasn't really my thing as this one is, you know. That was, we were doing financial services for [inaudible – 08:17] doing prepaid debit cards and mobile payments in different countries.

**FT:** That's lucrative. That is lucrative.

**BM:** Yeah.

**FT:** Well, take us down memory lane, Bern and describe a financial moment in your life that was really pivotal that you look back upon with a sense of, you know, that's when my mindset about money really shaped and it may have been when you were a kid, it could have been more recent but it was a pivotal financial moment for you.

**BM:** I remember exactly what that is. It was when I was in college and my dad was someone who had always been his own boss as I remember and he was doing relatively well. I mean we came to the States. He bought a house for us to go to university. It was a beautiful house and overlooking the lake and he was in Mexico so we were pretty much living like little princes and like my brothers and I were like and his business went almost under one year and basically had a choice, I could go back to Mexico, that's where I'm from to work for 6 months or do something and come back or stay here. And, I decided to stay here and I worked at a friend restaurant for 6 months so I can go to university. It was a private university so I can go to that for 6 months and I worked at a friend's restaurant doing deliveries. I mean because that's basically the job he had. I was doing deliveries and I was, so I was, it was me arriving in this really cool car and then doing deliveries and mopping the floor and waiting tables and that was such a moment for me where I said, "You know what, I will never do, I mean not that there's anything wrong with that but it's not for me. I will never do this again." Like, there's nothing that will stop me from getting what I want. So, when I went back to college, instead of just doing okay I got straight As, I went to the honors program. I started like I have this immense drive to make things happen from that moment. So, I think it was painful but it was incredibly powerful for me.

**FT:** And, probably one of the first times where you had to be self sufficient, right, you had to provide for yourself.

**BM:** Yeah, because my dad I mean he couldn't afford the university so it was up to me to get a cosigner for this. I've only been in the States for maybe a couple of years so I didn't have any credits. Who would give me loans? So, I go to a friend, basically, who's rich and I mean pretty wealthy and I asked him to be my cosigner. He said 'No.' I was like, 'Wow.' So, I had to figure out some other way.

**FT:** That's why he's rich, by the way, because he doesn't cosign loans.

**BM:** But, you know what, I found somebody else who was also really wealthy and he looked at me and said, "I believe in you so I'll do it." To this date, I mean I don't know what would have happened had he said 'No.' So, he helped me out by being a cosigner. I paid off the loan now. But, it was a great moment for me because I was able to afford university I mean and finish my last semesters.

**FT:** That's a wonderful story because, you know, as you said you were living this prince life and some young adults at that age, given the choice of going back and being supported versus having to stand on their own two feet, they would have gone back.

**BM:** You know what and what I did is I saw the pain that my father went through and I also said, "You know what, I need to help out." So, instead of just, I fired the lady that was basically cleaning the pool and I started cleaning the pool. I fired the guy who was doing the yard and I started doing the yard. So, I started doing all the things that I was taking for granted before and I mean I just got really hungry to do well.

**FT:** That and you know what, no doubt that shaped the rest of your financial trajectory. Well, and along the way there might have been some bumps in the road so this transitions us to another question that I have which is 'what would you say is your biggest financial failure', Bern?

**BM:** Biggest financial failure. I'm not sure if it's the biggest but it's a pretty big one for me. It's like my first launch. I'd say the first, when I quit my job and I basically wanted to start my business, I

wasn't exactly sure the direction that I wanted to take it on in terms of how I would help people because I've been helping people who for example were depressed, I've been helping people that have, I don't know, eating disorders, people in love and relationships. I didn't know exactly what I wanted to take so I created something that was pretty universal as an offering for business and it was such a, it's a cool offering but it wasn't specific enough. So, I was, like here it's me like launching this thing I have a feeling it's lighting up. It took me like 6 weeks to create this really cool product that was a hundred dollars by the way like it's a super cheap product, a hundred dollars and I thought I was going to sell like 50 or 60 of these and I sold 5. So, that was a wake up moment for me.

**FT:** Well, what, you think you blame not being niche enough or specific enough?

**BM:** Not being niche enough and doing something that I thought would bring in money fast with something I was really passionate about, both I think.

**FT:** And so, the lessons learned, you applied them to your next launch hopefully.

**BM:** Well, for sure.

**FT:** More successful.

**BM:** Yeah, I mean my thing was what am I most passionate about and I basically went into relationships and who can I help and even my next launch was geared towards helping single and married women. I found very quickly that single women have a lot more hunger and a lot more willingness to do something that women who weren't married and wanted something better but not, I mean were not in as much pain as not having someone so I said, "You know what, I'm going to work with single women who are interested in creating the most powerful relationship of their lives." And, from that moment forward my business has been going well.

**FT:** Alright, let's flip it now, Bern. Let's talk about happy times, good times.

**BM:** Sure.

**FT:** What would you say is your So Money moment, a time when you really achieved financial greatness because of your fortitude, your hard work and it paid off?

**BM:** I would say when I, it was I mean I launched this offering, it was the first successful offering that I launched and I think the moment was when I got a call from PayPal because they were freaking out that they thought there was like some fraud going on, on my thing. That was a great moment. I was pissed that they were calling me and that they had to wait a couple of days and had these extra approval process but I said, "This is a great problem to have." I mean these guys are worried that I'm making too much money versus what I was making before so I was excited, you know.

**FT:** And, what was that launch? Tell us what it involved and why you think it was so successful?

**BM:** That was the first launch that I have for coaching, one-on-one coaching for single women and I mean what happened is I think what made it successful was I got to a moment where I was completely fearless of selling. That's like one of the biggest lessons I've learned in my life is that if you know how to sell, you'll never be hungry, you know. And so, I connected with this guy who showed me a way of selling with heart, like not being afraid to sell and it was the first time when I

offered this and I have the integrity to tell women, “You know what, we’re not a good fit to work together.” And, because I could do that, women who were a fit for the program but were kind of like scared, I was able to very congruently connect with them without sounding like a car salesman because I really wanted the result for them more than I wanted their money and that was a big shift for me in the way I do things now. I mean selling with heart is like, probably like the biggest lesson I’ve learned in terms of making money.

**FT:** And, I think that’s why online marketing gets such a bad rap because there are a lot of people that are just shilling, right, they just want to get the deal. They’re not interested in who’s buying it or they don’t have the potential buyers’ interest at stake. And so, your approach is very unique and some people would think that’s no way to make money. You got to just sell, sell, sell, bottom line, bottom line.

**BM:** Exactly, you know what I mean and it’s, yeah, there’s other ways, I mean, of course, I mean there’s something to be said about leveraging yourself. But, I find right now that the way I do things when I connect, I mean people who work with me I have to talk to them before I, I mean I don’t just accept someone to work with me we haven’t spoken before because I want to make sure that it’s the right fit for them and for me as well. Part of the reason why I’m doing this is because I really love what I do. I mean if I want to work with someone that I’m not excited about then it’s like having a job for me. So, I don’t want to do that. So, I think wealth, for me, is a more holistic concept that includes not just the money that you get but this fulfillment and the excitement that you get when you make the money. If that’s not there, then I think eventually you’ll burn out and the other part will start coming down as well.

**FT:** How do you scale your services? Because, it sounds like so much of what you do is dependent on the connection, right, the ability to work at least have it feel like it’s very one-on-one, like Bern is there with me the whole way. How do you scale this so that you can help as many people as possible?

**BM:** Sure. It’s a great question, you know, and I’m going through it right now I mean I’m doing a lot more group work than I used to do and with that is the ability to help more women at the same time and have not just my support when I help someone but have their own support between each other, which is really I mean which is really useful so mine next step for I mean from helping small groups of women is helping large groups of women. And, from that I really I mean I have other goals I mean I, for example, one of the things I really want is a TV show and I know that’s something at some point will take place, you know. And so, that’s another way of reaching more people I mean with just with less time and You Tube has been so far a tremendous tool for me. I’m not sure how much of that you’re using right now but I mean it’s just takes a life on its own. Like, last year I started with 100,000 views and one year it grew to 1 million views and I’m pretty sure that by the end of this year maybe 4 million views, you know, so once it reaches a certain place it starts going exponential and then I have a few other programs that I’ll be launching which don’t require my participation. They’re simply online programs that you can do on your own time, home study courses type of thing but still very interactive and very hands on versus I mean I hate the learning that’s just like sitting down and listening. I want to make sure that every time I teach something there’s action that comes from it so that’s kind of the approach I take even if I want to do something that’s just strictly online without my presence.

**FT:** Sounds like you're a man of habits.

**BM:** Yes.

**FT:** Well, what would you say is one financial habit that you have that necessarily helps you get your finances in good shape?

**BM:** One habit I'd say, it's having a very clear mind about what the ROI of things is before I actually invest or spend money in something. There're things that emotionally feel like, "Hey, I should make this investment right now. I should spend money on this." But, if I really analyze it and the ROI's not there then it's taking the emotion down and being able to say, "You know what, right now I may have to do this a little longer on my own until I can hire this specific help but, yeah, I mean like being willing to take a step back even when the emotional thing feels like to take action on something."

**FT:** Which I would say is the hardest thing for you to do because you work in a field where it's all about, you know, tapping into your emotion and trusting your instincts. And so, if you can do it, I guess there's hope for all of us.

**BM:** Well, I'm not saying it's easy but I mean if I don't do it then the business doesn't grow so.

**FT:** Right, right. True that. Okay, Bern, you've been a fantastic guest and before we wrap, I have a few So Money Fill in the Blank Sentences.

**BM:** Sure.

**FT:** This is supposed to be fun so, you know, don't over think these. It's just I'm going to throw out a sentence and you will finish it first thing that comes to mind.

**BM:** Okay. Come on.

**FT:** If I won the lottery tomorrow, let's say a hundred million dollars, the first thing I would do is \_\_\_\_\_.

**BM:** First thing I'd do, probably pay the debt of my family members, right now, all that we have.

**FT:** Are they coming to you?

**BM:** They're not coming to me but I know that there's debt, so I mean I want them to live with more freedom, you know.

**FT:** Sure, sure. The one thing that I spend my money on that makes my life easier or better or both \_\_\_\_\_.

**BM:** I'd say programs. I mean like and by programs I mean like working with people, investing in coaching, investing in personal development, in strategy. I mean that's been the best I mean by far the best investment or the best use of my money, so far.

**FT:** Have you gone to Unleash the Power Within, Tony Robbins?

**BM:** Yeah, I worked with Tony Robbins for like 5 years. I mean I was a staff member/volunteer. That's when I got started so I went to all his seminars. I was invited to Hawaii, to I mean pretty much all over the world to see how this guy did it. That's where I got my start.

**FT:** I actually got invited to Unleash the Power Within and I'm thinking of going.

**BM:** Oh, you should go. You'll walk on fire.

**FT:** That's what everybody says, "You're going to walk on fire." I'm like I don't actually know if I want to walk on fire but that does sound exhilarating.

**BM:** Yeah, you'll enjoy it. Tony's a great guy. Well, you just had him as a guest so.

**FT:** I did, yes, yes, yes. So, I'm looking forward to just going to see him but everyone who has gone or has been to a Tony Robbins workshop or seminar, I mean they just all say that it was life changing.

**BM:** Yeah, if you go to that one, you'd probably end up going to 'Date with Destiny' which is the best program so far. I mean it's a great program. But, all of them are.

**FT:** Okay. My biggest guilty pleasure, Bern, that I spend a lot of money on is \_\_\_\_\_.

**BM:** Restaurants.

**FT:** Oh yeah, yeah, what's your favorite type of restaurant?

**BM:** Japanese. Sushi, I love sushi.

**FT:** One thing that I wish I had known about money growing up is \_\_\_\_\_.

**BM:** One thing, well, the sooner that you add value that you make it about someone else versus yourself, the sooner you start making money.

**FT:** That's so true. I talk to a lot of, you know, like you I talk to a lot of successful entrepreneurs on the show and it is, I don't think it's a coincidence, many of them share with me that living a life of gratitude and just being a go giver as opposed to a go getter will return, will be a return on your investment in dividend. It will pay back in dividends.

**BM:** Yeah, I mean it seems that it's coming from that person but it comes from someone else that you would have never expected. So, it works out, always works out.

**FT:** Right, you just never know when you put the good feelings out there, you put the good work out there. You know, you might have in your head that you're going to have a certain accomplishment with that and but there's so many other things that could happen that are tangential, that, yeah, I mean that's I've found that even with this podcast that just being out there in the world everyday and connecting on this level it's so rewarding in more ways that I ever imagined.

**BM:** And, it's a challenge too, right, for you to do this every single day. I know because I've done it when I recorded videos every single day. You know, it's a huge commitment so I mean I'm excited that you're doing this and it's a free show, anyone can watch it so it's great that you're doing this.



**FT:** Thank you. Yeah, I'm having a blast. We're almost done here. When I donate money, I like to give to \_\_\_\_\_ because \_\_\_\_\_.

**BM:** Anything related to children.

**FT:** Do you have a specific charity?

**BM:** Yeah, there's an Austin Children's shelter.

**FT:** And, finally, Bern, a little chance for you to brag. I'm So Money because \_\_\_\_\_.

**BM:** I'm So Money because I think that I enjoy money, basically. I think that money is just, there's a great, it's just a way to it's just an extension of who you are. I mean if you're a happy person, you'll be a happy generous person with money. If you're a clown, you'll be a clown with money so I think that it's just part of who we are. It's as spiritual as praying, I think.

**FT:** Wow, well said. Tell us, Bern, where we can find you. Obviously, at [yourgreatlifetv.com](http://yourgreatlifetv.com) but what else do you have on the horizon in the new year?

**BM:** In the new year, right now, well, I just launched a program, a group program called Embody Love Project. That's another website, [EmbodyLoveProject.com](http://EmbodyLoveProject.com). But, I'm really excited to create more videos. I mean this year I'm excited to grow the business into the group coaching, I think, that's my next thing this year.

**FT:** Yeah, scale it. More people need your help.

**BM:** Thank you.

**FT:** Bernardo Mendez, thank you so much for joining me on So Money, wishing you all the best and continued success.

**BM:** Thank you so much, Farnoosh. It's been such a pleasure connecting with you today.