

EPISODE 128

[INTERVIEW]

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FT: Welcome back to So Money everyone. How's your day going? Thanks so much for joining me. I'm your host Farnoosh Torabi. We've got a fantastic guest today. Very, very excited to introduce to you Jon Acuff. He is the New York Times best selling author of 5 books, including his most recent "Do Over: Rescue Monday, Reinvent Your Work and Never Get Stuck". He's a well known public speaker, social media expert, and an amazing writer whose blogs have been read by millions of fans. For years Jon worked as a staff writer for well known companies including Home Depot, Bose, Staples, and Autotrader.com where he helped tell their stories. Then he landed his dream job on the Dave Ramsey Team as a full time speaker and author and had, as he says, "the 3 greatest years of his professional life". So what made him walk away from that job? We're gonna find out.

Also from our interview with Jon, the two greatest lessons for anyone who's trying to make the most of their career. And no, it's not "quit your career and start a business", there are actually some other lessons that can help you along the way. How he landed the opportunity to work alongside David Ramsey, I mean how does one get connected with thee Dave Ramsey? He said that that relationship literally fast-forwarded his career by 10 years. And the surprising life story that Jon and I share in common - this was something that I just discovered on the show through interviewing him and it really put a smile on my face.

And so I'm very excited to share with you our interview, with Jon Acuff.

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[INTERVIEW]

FT: John Acuff, welcome to So Money. A pleasure to have you on the show.

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JA: Thanks for having me on.

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FT: You have your new book out and I have to say, I love the titles of your books, starting with “Start: Punch Fear in the Face, Escape Average and Do Work that Matters.” Check, yes, I'd like to do all those things. “Quitter: Closing the Gap Between Your Day Job and Your Dream Job,” and then more recently, “Do Over: Rescue Monday, Reinvent Your Work, and Never Get Stuck.” You said this book took you 16 years to write?

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JA: Yes. That's the amount of time I've been working in corporate America and it was a lot of these kind of ideas that I don't want anybody else to take that long to learn.

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FT: Well, thank you.

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JA: I learned a lot of them the wrong way and I would love to save somebody a decade of their life if possible.

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FT: Much of your work is around the subject of work, and work happiness, and finding your career destiny. It never gets old, right? People continue to be in jobs that they absolutely hate or wish they were doing something more creative, more fulfilling. As you have gone and you give a lot of talks, you're on the speaking circuit, what do you find as the most repetitive, most constant yearning that people have who are working in corporate America? Is it that they just want to

become entrepreneurs or they just want to make their current existence a little more meaningful and fulfilling?

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JA: I think it's the quiet sense that it's easy to get stuck. I think that there's definitely dramatic moments that happen where there's a layoff, or you get fired, or something like that. But I think it's how easy it is to get stuck. I think that's what's curious and cultures interests are in it now because we have a culture that glorifies being an entrepreneur. I meet a lot of people in corporate America who feel like they can't chase a dream in a big company because so much of our conversation is, "You've got to start your own business tomorrow. This is a time like no other. You've got to do it." And my thing is if 70% of Americans don't like their jobs, 100% of them aren't supposed to be small business owners.

A lot of times what I like to talk to people about is, if that's what you're supposed to do, go do it. Go be passionate about it, but you can also do amazing things inside of big companies. That's not failure. There's a way to climb a really interesting ladder inside a big company. But I think the majority of the people I talk to, there are certainly a handful of those who will say, "I love my job. It's exactly where I want to be." But even those people can get stuck and complacent if they're not careful. Like I always say, the difference between complacent and comfortable is really small.

One of my favorite stories was in the New York Times. They asked, "Why didn't Kodak create Instagram? Why didn't Polaroid create Instagram?" It's because when a business starts, there's risk and innovation but then if it goes well, you move from innovation mode to protection mode and you no longer innovate. You get stuck. What I try to encourage people wherever they are in the career spectrum is don't get stuck and here's how not to.

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FT: Well, another reason not to get stuck is that if you're with a company long enough – and this is just my perspective, it's a personal perspective – but if you're with a company long enough, they will turn against you. You will get kicked to the curve or they will treat you badly. I find often

that employees sometimes feel very loyal to their companies. I don't know what it's based on because the truth is, at the end of the day, the company that you work for, while they perhaps like you and they respect you, their focus is on the bottom line. If they have to, if push comes to shove, they will give you a pink slip and that seems like the biggest slap in the face. It has happened to me. It's a very weird relationship – employee-employer. Wouldn't you say?

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JA: It's a tension. It's definitely a tension because one of the things I talk a lot about is that it's not your company's job for you to have a good job. It's your job.

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FT: Ah, I like that.

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JA: And it's not your company's job for you to love your job. It's your job. That's part of it. You have to be growing, you have to be learning, you have to be ready for that, what you said that rogue wave where they go, “We love you. We think you're amazing, but we're cutting this entire department and that includes you.” I talked to a Best Buy employee and they had a manager of one of their departments that was amazing. Took the store from last in their market and there are 40 stores in the market, to number one and he lost his job. I said, “Well, why did he lose his job if he was so amazing?” He said, “Well, they eliminated that position across the entire company so it didn't matter if he was amazing.”

You're right. I think there is that tension of you try to be loyal, you try to work hard, you try to give what you can give to that company but it's not failure to realize and recognize that, “You know what? If there's a market disruption and they decide that at this level they don't need people, I'm going to lose my job. It's not that they hate me, it's that this is part of being in a business.”

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FT: Yes, it's not personal. [00:07:22]

JA: Yes. There's no part of the stockholder meeting where they go, "How is Jim feeling though? Have we got Jim's art lately?" Again, that's not because they're cold. It's because in order for them to have a company in the longest way possible, they have to make difficult decisions. That's the tension to me.

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FT: You have to be your biggest advocate. One of the best bits of advice I ever got early on in my career was that you don't assume that your boss is going to recognize all your hard work and that sometimes you have to flash it in his face, but in sort of a tasteful way. You don't want to be that person who's being obnoxious, but for example, I worked in a newsroom and I was producing pieces all the time. People don't know the hard work that goes behind shooting a piece, putting all the elements together, writing it, executing it, it can get lost in all the other 300 pieces that are airing that week.

So when your piece is airing – you work in a newsroom so it's airing in every corner, on every TV – you want to do a lap around the newsroom so people make the association. "Oh Farnoosh, your piece is airing. Great job." Hopefully one of those people that recognizes that is your boss, but I remember an older employee telling me, "Whenever your piece is airing on television, you're in the office and it's airing in the office, you want to do a lap around the office." It's sort of an indirect way of just getting yourself recognized. Just one example of how you have to sort of be aware of the fact that you are a personal advocate at work.

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JA: I think that's critical. As an author, I've always said, "No one will care about your book like you'll care about your book." That's a great thing. Just like you, I think that you have to remember you have multiple audiences at any job. For you it was the viewing audience. There were people at home, what do they need to see? How did you need to communicate it? But

then you have an internal audience, too. I think sometimes we forget that internal audience as every bit is important.

You taking a lap was deliberately putting some equity in that relationship and you're right, it's not over promotional. You can certainly do it in a way that alienates you to other employees. So, you have to be balanced with it but you can't wait for the boss to go, "I'm slammed at work 80 hours this week but now I'm going to go try to research what Farnoosh did really well this week." Of course not, but that's why you get to go, "Okay, I did this project. I can't wait for people to understand it or recognize it. I'm going to make it as easy as possible for them to understand what went into it, that I was involved in it, that this is something I'm excited about." I often tell people that you have to be the most excited person about your career, or about your product, or about your book, or about your podcast because you can't expect other people to be more excited than you.

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FT: Thank you for telling me that. Sometimes I need to be reminded of that. You wait for people to say, "Good job." Or, "I love it." But you should be the one that's really the proudest. Like your kids. You got to be proudest of what you produce and what you put out there.

Let's talk a little bit more about do over. Seth Godin loves the book. Seth has been on the show and he's very particular about what he likes. So, this is a huge endorsement. He says, "This is the best career book ever written. Period." He says, "I'm not even sure what book comes in second. This is practical, human touching, urgent, vulnerable, universal, actionable truth all in a well-written handy package. Go!" Wow.

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JA: Yes. We danced at the Acuff house when that came through. That was just insane because you're right, he has one of the most important voices in our space and he doesn't use it casually. I was blown away by the gift of that and the kindness of that.

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FT: I'd love to focus on the actionable truth part of his endorsement and I guess because we only have so much time on the podcast, what would you say are the two greatest actionable truths from your book that you want listeners to know about? Tease us a little bit because I want everyone to go out and buy this book.

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JA: Sure. I think the reason I write books like this is I believe two things. I believe you're capable of more than you think and I believe it's going to take more work than you think. If I can get you to believe the first part, the whole part, give you permission to dream, to know that you get to do this. Then I can talk to you about the second part. But the problem with books in my space are that some do a really good job at the first part. You get excited, "I can do anything!" And you're ant and then there's nothing practical to actually do and you feel like a failure.

I have shelves of books that promise me some sort of better situation but didn't have anything that was actionable for me to do. I finished the book and thought, "Well, maybe it's me. Maybe everybody else who read this figured it out." And then there are some books that do the second part well they go, "Here is all the practical. Here is all the hard work but you have no fuel of hope to push you through that." They're boring and they're dry. So, I tried to marry those two ideas and do over. The two most practical kind of most important ideas are about skills and about relationships. There are two exercises in the book that help you surface the skills you need from the job you want and then there's an exercise about relationships that helps you understand the relationships you have in your life that can help you as you figure out what it is you want to do.

I talked to a teacher the other day. He has been a teacher for 30 years and he has to start over and he said, "I don't have any transferable skills." I said, "Oh no, don't say that. That's not even a little true." I started to spend a little time with him to help him unpack, "Look at all the skills you have for the future that you've spent three decades building. Here is how to transfer them to something new." Then the other side to that relationships is we don't really know who we really know because networking is like a gross kind of thing. Like we all recoil when we think about it and it's not about networking. It's about relationships, it about friendships, it's about connections. The reason I'm getting to talk to you came through a relationship, it came through a friendship.

The reason I got to talk to James who connected us, connected you and I was because of a friendship with Brian Koppelman.

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FT: James Altucher. Yes.

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JA: Those are the two most important exercises in the book, I think.

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FT: And relationships take time. I know that there's a lot of eagerness to get from point A to point B and sometimes that bridge is a connection. It's someone, a six-degree of separation or something, or other, but patients is a big part of this too. Right?

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JA: Oh, 100%. The Internet has taught us that relationships happen overnight. When you think that everything else in our life is instant, why shouldn't my relationships be, too? Why should my success be, too? Now I think that it does take time and it does take patience. You and I both have the same experience where people ask us to do things, but we don't know them. They're jumping intimacy levels and they'll go, "Hey, I heard you had a podcast. I'd love you to tell all your followers that you should buy my product." And you go, "I've never met you. I don't know who you are. I don't know if you really care about people or if this is just you doing the whole..." Everybody on the Internet is an expert right now. They do one thing well and sell a \$500 PDF and you don't know if that person is that type of person. You don't have the relationship where if a friend who you've known since 2007 – to use James is another example – came to you and said, "You should talk to John." That carries a different weight because it has the time proven worth of relationship.

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FT: I'd like to talk about Dave Ramsey now.

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JA: Okay.

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FT: I know you worked alongside Dave Ramsey for years and a couple of years ago, you quit. First of all, how did that relationship come about? I know that that was considerably one of your dream jobs or your dream job ever, but you walked away from it. Why? Why do that but more, I want to know how that became a part of your career path, how did you guys connect? Talking about relationships and connections, that's a pretty awesome relationship to have.

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JA: Yes. That relationship fast forwarded my career by 10 years easily. So it started in a really small, really funny way. I was writing a blog back in 2008 and one of his staff members read the blog and every Wednesday they have a speaker come up and speak to their team. They emailed me and said, "Hey, we'd love you to come speak." It was the second time I'd ever spoken professionally. I went up, it went well, we've started talking then about, "Hey, what if you work here but the job just wasn't right?" So I said, "It's not the right position." And then 2009 I came up and I did the same thing again. In 2010, did the same thing a third time and that time they bought a copy of my first book for every staff member which was the most books that ever sold in a single day. We just had this great conversation. He said, "I'm trying to expand my brand. I don't want to have this company disappear when I disappear." He has an expiration date.

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FT: He was looking for someone to pass the torch down to?

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JA: Well, I would say probably the family members will grab the torch more so but I would say, “I want to expand where we're able to reach and how we're able to reach.” He said, “And I see something in you that I'd like to help grow.” That's where I joined in 2010. It was getting a PhD, building a brand and having a conversation with an audience. It was like being in a greenhouse for entrepreneurs, is how often I've described it. Eventually, it was really hard to spend that much time around an entrepreneurial culture and not want to go do that.

After three years, I wanted to try the things I was teaching people. I wanted to take the kind of risks I was writing about. There's a great danger where you write a book, daring people to take risks that you're not taking yourself. As an author, I like to write from the trenches. Do over as a trenches book. I went through a large career transition and it wasn't a good one or a bad one, it's just a big one. I think it comes through there where people have reacted to the book and said, “It's like you're a reading my diary.” And it's because I first wrote mine. That was what that experience was but I learned a ton.

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FT: Wow. Now I like to transition over now to my So Money questions. I ask a lot of my guests similar questions about money after we kind of get over all of their exciting projects, books and all that cool stuff. But I guess if you have to boil it down, John, what would you say is your financial philosophy?

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JA: My financial philosophy is be patient and be disciplined. Those two things are not easy for me. I had a conversation with somebody today about ruling out a new product and I had to figure out, “How do I be disciplined with it? What amount of money am I going to invest in it and how much would I need to break even on it? How big is the project going to be?” So, I'm really trying to be disciplined with it. I think, too, like playing the long term for me, there's a lot of shiny things that are available right now in our culture and it's easy to want to try to grab them.

So for me, being really disciplined and go, “Okay, I’m going to build. That doesn’t mean I don’t take risks. Certainly. Leaving my last job was a risk but financially, how do I be really disciplined so that I can do a big risk? Not so that I can avoid risks but so that when the time is right, I can say, “Okay, we’ve built a financial platform large enough for us to jump out from this great opportunity we had into a different opportunity.” That’s kind of my philosophy.

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FT: All right. Let’s talk about your greatest lesson learned as a kid growing up – money lesson. How would you describe your childhood in terms of your exposure to money and financial literacy?

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JA: I would say the greatest lesson was money is fun but it’s not everything. Sometimes I say money is something that pretends to be in everything. I had a dad who was a pastor so we didn’t have tons of money but I still felt like we had tons of life. So I think that’s something that as I’ve gone about my own life, I think it’s really easy for money to offer a promise you can’t fulfill, and I’ve worked with a lot of the successful people that were overwhelmed by this success because they always thought it feel a certain way, or solve a certain problem, and then they got it and they realized it didn’t. That money then comes in and goes, “Well, just a little more would.” And then they go, “Okay.” Then they chase that little more. I think learning early on that money is fun, it can do amazing things, but it’s not everything. There are other things that matter.

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FT: Where did you grow up?

JA: I grow up in Massachusetts.

FT: No way. So did I. Where?

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JA: I lived in Ipswich, which is on the north shore and then we moved to Hudson which is like Hudson, Marlborough, Worcester Area.

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FT: I was born in Worcester.

JA: How crazy. So did you grow up in Worcester?

FT: So I was born in Worcester.

JA: At St. Vincent?

FT: My brother was born in St. Vincent. I was born in a memorial hospital.

JA: My sister was born in St. Vincent.

FT: Oh my gosh. I lived in Worcester until I was about five or six, then I moved to Auburn, and then Shrewsbury.

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JA: I went to high school in Shrewsbury. I went to St. John's. [00:21:18]

FT: Oh my gosh. John, we're like...

JA: I know. Right?

FT: This is warming my heart.

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JA: I'm a St. John's pioneer. Only sophomore to senior. I got sent there after a bad freshman year.

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FT: That was always the threat. It's like, "If you don't do well, we're sending you to St. John." St. John's was our private school for all boys.

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JA: All boys. Had to wear a sport coat.

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FT: Now, are you the most successful graduate of St. John's?

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JA: No. I'm sure there's a hedge fund manager out there, more like an owner of subway chains. No, I don't think so. I haven't had any interaction with my old high school. I haven't spoken at my college. I speak at colleges all over the place but I haven't spoken at my college. But, I was on social suspension freshman year for a fire extinguisher incident in the middle of night. So, I might still be secretly blacklisted.

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FT: So you're a troublemaker?

JA: Yes. Troublemaker sounds glamorous.

FT: Risk-taker?

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JA: More of an idiot. Troublemaker sounds like I had a cape. No. I was just an idiot, an old-fashioned idiot.

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FT: Oh man. Or just a risk-taker in his youth.

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JA: Exactly. Something like that.

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FT: Well, that's great to know. I didn't know that. Well, I hate to transition to this question but it can always be a fun twist. What would you say is your biggest financial failure? Dave Ramsey probably doesn't want to hear this, but share it with us.

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JA: I have two that come to mind. One was really small, one was bigger. I guess I graduated college. I was at my first job and I was really un-detailed. I got hurt playing Ultimate Frisbee. I got hurt playing Ultimate Frisbee and I went to the doctor and the doctor sent the bill to my office. I'm sure I threw it away or thought like, "Healthcare works. Do your job. It just pays for everything." I threw the bill away. It was \$81 and I didn't think about it until probably four years later when my wife and I are getting married and she was like, "Your credit is horrible." I was like, "That's weird." We looked it up and it had gone to collection. It was \$81. I had the \$81, I just was very un-detailed to miss it. That was my small mistake that hurt my credit for like seven years.

The second larger one was I started a company with a friend and it wasn't a friend I knew well. I mentioned patients and being disciplined earlier. That's because I haven't been and I'm trying to do that going forward. He was the only one that had access to the money and so we had one

client which was this church my grandmother had attended for like 30 years. We were horrible at our company like I thought, “Oh, I'm just starting that agency.”

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FT: Starting that agency?

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JA: I know. Exactly. How hard could that be versus I should have just said, “I'll be a freelance copywriter and take small projects.” But when you're an idiot, you go big. It didn't work and we had to refund the client their money or what was left of it. I did or I tried to and my partner strung me along for a while and then eventually sent them a check. The check bounced and he had spent all the money. The money was gone. My wife and I paid them back and we didn't have that amount of money. There was no, “don't steal from the church fund” that we have saved up. Those are probably the two biggest that come to mind.

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FT: Wow. Well, I'll give you now an opportunity to flip it. Let's talk about your So Money moment, something that you're really proud of, that you would identify as your biggest financial win.

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JA: Biggest financial win. I think it was paying off our car. We had a car that we bought when we first got married and I've had financial wins as far as like salary, or book deals – that kind of thing – or getting paid to speak. Those are all awesome amazing things. But I think the process of step-by-step, payment-by-payment, being really deliberate to pay off our car early that we had purchased together and not in the smartest way like we were young and like, “Oh, let's just buy our car. They sell them. Let's get a...”

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FT: “We need one.”

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JA: Yes, “We need one. They have them. I'd like to have one off my drive way.” And so, pulling together as my wife and I did. As a team, that was one of our first big team things. I think the book Total Money Makeover by Dave Ramsey really helped us get on the same page and send us down that path. That's probably my biggest. There has been other exciting ones where it's been stuff like it's fun to think you get paid to be a public speaker. That's amazing. That's so fun, or that people will pay you to write a book. That's a dream come true. But I think the one that I look back to is my wife and I working together.

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FT: A book is a wonderful vehicle to get you to – as I was listening to you say on the James Altucher Show podcast, that a book in it of itself a money-making thing unless you get a huge advance, or have fortune of selling millions of copies and you make residuals. But really, it's a vehicle to get you other opportunities whether it's speaking, or maybe a TV show – even rare. But you've done a really good job with that. What would you say with a lot of my listeners who want to get on the speaking platform, speaking circuit? They're experts but they don't really have a brand or anything like that. What would you say is the first step? A book or just getting some kind of online recognition?

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JA: Yes, I think an online presence is the first. I had this argument and we're working on a public speaking class right now – me and a friend to help people figure out how to do that – but I think the thing I'd say is a social media platform first because there are people out there that don't need to ride a book. Somebody asked me that the other day, “Should everybody write a book?” I said, “No in the same way that not everybody should record an album.” Like not everybody should be a sculptor. A bad book isn't a good vehicle for other things. The challenge is because of self-publishing, it's easier than ever to publish a book, which means it's harder than ever to have a good one because people think, “I don't need an editor. I can self-publish.”

And then they create really bad books. When people say, “Oh, it's an amazing business card.” Not unless it's good. It's a terrible business card if it's bad. If I go write a book and it's 17 pages and I'm going to hand it out the clients...

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FT: That's not a book. That's a pamphlet.

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JA: Exactly. Somebody in the audience go, “I'm going to build a social media platform, whatever and then from there I'm going to work on creating an amazing book.” Or amazing video series. Maybe what you're really good at isn't writing, or maybe that you work with a ghost writer. There are some really talented ghost writers that help, or maybe you write it together. There's a lot of great business books that are written by multiple people. I think there's a bunch of paths but for me, the book isn't the first path. It might be an eventual path if it helps you but don't assume it will help you if it's bad. If it's bad, it just hurts you.

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FT: I agree and these days if you want to go the traditional publishing route, you need to have be someone. Not to say you have to be famous but you need to have some course or established identity online, followers, a platform essentially so that you can then go and market the book to because the publishers are not equipped to really help you with advertising and promotion as much as they once were years and years ago.

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JA: That's the first question they're going to ask, is who's going to buy it? They're asking it. I've talked to a bunch of people in the publishing industry and they're finding that even people with a huge social media platform, it doesn't translate the book sales. We went through a couple phases where there used to be the idea that, “Oh, you're a YouTube star? Of course you'll sell a million books.” No, you won't. You've created an audience to watch 60-second funny clips. Why

does that equate to an audience that wants to buy a 300-page book? It's not the same thing. It is about cultivating the right audience for the right conversation.

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FT: Absolutely. All right, John, what's your number one financial habit that helps keep your money where it needs to be and growing?

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JA: My number one, not spending money I don't have, which sounds so counter-intuitive but when I worked for Dave, got rid of our credit cards and being really deliberate about spending with cash.

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FT: I've always wondered about that. I know Dave's a big anti-credit card advocate. How does that ultimately hurt you though? Or how does that factor in when you're trying to say, get a mortgage? Should you just buy your homes with cash?

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JA: We have a mortgage now so I can't answer it for the next one – what they'll say. But with our car, we bought our car with cash. So we saved for that. But I would say for bigger than just the credit versus cash because as a business traveler, I think there is if you're responsible – I'm not so much of the [inaudible 00:30:59], “How dare you have a Southwest Rewards card?” That you're going to be bankrupt tomorrow? I think a lot of my friends have that and love that and go, “My wife got a companion patch. She can fly with me forever for the year for free.” I think you can argue both sides of that but for me it's more about going there's the thing I want and just because I want it doesn't mean I can buy it. It doesn't mean I can buy it, let me be deliberate about figuring out how we can get it, or can be deliberate with it. Same with my kids. It's helping them understand just because you have the desire doesn't mean you have the means.

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FT: Right. So, credit cards essentially help you establish credit if you manage them wisely. But we know that having a credit profile is important when you're sometimes applying for a job, even renting an apartment, they want to check your credit and if you don't have any credit history, that can work against you. I totally get it philosophically, the sort of anti-credit debt. But practically speaking, it can sometimes be important depending on what you need and want in your life.

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JA: Yes and that was part of me leaving the company, was that I'm not a financial expert guy. All my books are career-focused. The name of the building was "Financial Piece Plaza." Eventually you have to go like, "If you're not writing about finance, are you in the right spot?" For me that was part of the conversation.

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FT: All right. Are you ready for the some So Money fill in the blanks?

JA: Sure. Let's do that.

FT: If I won a million dollars tomorrow, the first thing I would do is _____.

[00:32:42]

JA: If I won a million dollars, the first thing I would do is pay off my house.

FT: Nice. The one thing that I spend my money on that makes my life easier or better is _____.

[00:32:49]

JA: An assistant.

FT: Nice. I just hired one as well, full time.

JA: Awesome.

FT: I can't wait.

JA: Wow, full time.

FT: I know. I'm all grown up.

JA: Working my way up.

FT: Oh my goodness, yes, payroll and everything. My biggest guilty pleasure that I spend a lot of money on, perhaps to much is _____.

[00:33:09]

JA: Books.

FT: One thing I wish I had learned about money growing up is _____.

[00:33:17]

JA: It's okay to make a lot of it.

FT: It is, it is. When I donate money, I like to give to _____ because _____.

[00:33:28]

JA: My church and Thistle Farms.

FT: What's that?

[00:33:34]

JA: Well, my church because as a person of faith, I believe we're called to do that and then Thistle Farms is this organization in Nashville that helps get women off the streets. They make organic candles, lotions, it's just from off the street moment. It's a two-year residential program and they have jobs that they create, it's all locally sourced, and it's just really, really amazing this endeavor. I love giving money there.

[00:34:01]

FT: Wonderful. I love that. John, last but not least, I'm John Acuff and I'm So Money because

_____.

[00:34:11]

JA: I'm doing it. I took a big risk 18 months and it's working.

[00:34:14]

FT: It is, it is. Everyone, check out, run, "go" as Seth Godin says. Buy Do Over: Rescue Monday, Reinvent Your Work, and Never Get Stuck. I like this book so much, I'm going to give one away for free to my listeners. So hop over to Somoneypodcast.com, learn how you can win a book. John, thank you so much. Congratulations.

[00:34:34]

JA: Well, thanks for having me and hurray for Shutesbury Massachusetts.

[00:34:36]

FT: Yes. I can't believe that. That's so sweet, small world.

[00:34:41]

JA: Yes.

[END]