

EPISODE 144

[INTRODUCTION]

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FT: Hey everyone, welcome back to So Money. I'm your host, Farnoosh Torabi. Today's guest is my friend Nagina Sethi Abdullah. She is a management consultant, weight-loss and food coach, and founder of Masala Body. It's an online resource for healthy recipes and weight-loss tips for the busy working woman. I have been to one of her cooking events and I have to say, for someone who more or less just knows how to boil water, make cereal and scrambled eggs, I learned several great recipes from Nagina. Really, really easy ones, I was so inspired when I left that evening, and I got to meet some amazing women as well. She is really developing an amazing community around nutrition and food and healthy living. I'm so, so excited for her and all there is to come.

Now this business actually was born out of a personal need for Nagina, as so often we find ourselves creating businesses because we personally are in need of something. Nagina was looking for a way to lose her baby fat, to lose her baby weight, eat right and maintain that sense of energy and healthfulness after her pregnancy. So using the recipes and the resources that she shares on Masala Body, she actually lost herself and astonishing 40 pounds. Nagina understands that professional women often don't have the time, frankly, to spend hours at the gym or devote to dieting. She created Masala Body to help ambitious women tweak and update their routines and stay healthy.

During our time together we learn how she started her business on the side while maintaining a full time job. Full time. And I'm talking big job! She's a management consultant for a big firm, and on top of that she is a mom and a wife and she successfully launched a business on the side. How did she do it? The behavioural psychology that had led to her career success. The financial failure that she experienced in the real estate market back in the early 2000's as many of us did, and I couldn't let her go without some nutritional advice, some health advice. How we can all get on to the path towards healthier living, healthier eating, one small step at a time. She has some really great advice for us.

Without further ado, here is Nagina Sethi Abdullah.

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[INTERVIEW]

FT: Nagina, welcome to So Money. I'm so excited to have you on this show. It's been a while since we've connected, but I'm looking forward to catching up.

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NA: Thank you Farnoosh. I'm so excited to be here.

[00:03:03]

FT: Nagina, I bow to you. You are a mother of 2, management consultant, you're very, very busy in your day job. In addition to this, you have launched what is the beginnings of what I think is gonna be an extremely successful online coaching business and coaching practice for yourself. A lot of my listeners are very, very interested in being their own bosses, being entrepreneurial, leveraging the Internet, mastering a skill. And so I'd love to start with how you made this, not even a transition, cause you're really doing all these things at once. How are you really figuring out how to do your full time job and this side business, for now, which I know is gonna explode. How did Masala Body come about? What was the genesis for that and then how do you integrate this into your life right now?

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NA: Yeah, well Masala Body, it came about because I had actually personally struggled with weight-loss through my entire life and I always felt like I needed to spend 3 hours a day in the gym, multiple days a week. And every time I did that I still didn't really get results, so I kept yo-yoing up and down. In my 30's I had 2 kids, and after my second, she's 4 1/2 and my son is 5 1/2. After I had my daughter, I really wanted to feel like myself again. I was at a whole new place

where none of my clothes fit, I didn't have any energy, I really was lacking in confidence because I was so tired. And I just desperately wanted to feel like myself again. So I started reading a lot of nutritional books because I wanted to go down that route with my busy life, as a management consultant with kids now, I knew I wouldn't be able to spend those hours in the gym.

So I learned a lot of different nutritional concepts, and I applied them and shockingly it's like my weight just dropped down and I lost 10 pounds in one month, and then I went on to lose 40 pounds in less than 9 months. It really transformed my life where I started just feeling so much confidence, I had all of this energy to go to work and then come home and take my kids to the park and play with their friends. It was just so amazing the feeling that I got, and it's just so much energy, and all my clothes fit, all of a sudden I could wear these fitted dresses that I dreamed of wearing my entire life. And it just really helped my whole entire life. So a lot of people started asking me what I was doing. And I had actually modified a lot of the recipes I had grown up with and they were really flavourful and spicy, and I liked that, and so I modified them just to be healthier.

So I would give all of these people, all of these women that were asking, I would give them my recipes and shockingly they would do nothing with them. I felt like I was giving them the answer to their problems, but they wouldn't do anything about it. So I really learned over time about the psychology of changing behaviour, and I learned that I couldn't tell somebody everything to do all at once, I had to tell them step by step. And I started doing that and people started responding to me and they started actually making changes.

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FT: I love this story because it's like first you just started to lose weight for yourself, because you wanted to get healthier, and that not only out of that was born a business idea, but you had this energy to pursue the business idea. It was sort of like a very rewarding accomplishment in many ways.

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NA: Yes, definitely because it really touched me emotionally what happened to me, and how everything changed and I really wanted to share it with other people. The only thing that was stopping me is that people weren't listening to me because I would tell them, but they just wouldn't listen. And then I realized, I just had to shift the way that I was telling them, and when I did that I started studying the psychology of changing behaviour. Then people really started responding, and that's when I decided to start my website, Masalabody.com, and I started documenting my recipes, I talked about my experiences, and I really related to people through my stories. And when I talked about my stories, people like really wanted to read and learn more, versus me telling them, "Eat this number of calories, or eat this many fat grams a day." I mean, that's so boring. People didn't respond to that.

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FT: And you would do this in your spare time? When did you find time to do this? Can you please help me? Because I have one baby and you've two, and you've this very, very demanding full time day job. So when were you documenting everything and writing to your email? You've built an online community, so how did all of this find itself, find time for that?

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NA: I definitely did it over time. I did a little bit every week, and I just knew that I needed to keep building in one direction. I kinda had a vision, because I've seen online businesses, and I've seen how much they flourished, and I knew what was possible. So I knew, even if it took me time to do it, as long as I took small steps I would do it. So in the very beginning what I did is I had a project where I wanted to document all my recipes and make a recipe book. So that was my first project. I had something tangible I wanted to work towards. And It took me almost a year to do that, but once I had all of my recipes documented and I really did it when I was cooking anyway. I was cooking anyway, so I would just write down my recipes, and then I would take pictures of them, and within a year I had a recipe book. And then the year after that I started leveraging those recipes for my blog posts, and now for my coaching program. So I took steps, it definitely didn't happen over night, it's been over several years. Things keep growing and adding up as long as I'm building in one direction.

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FT: That's a huge tip. You documented something. I think that's a great tip for anyone listening, whether you're interested in pursuing nutrition or frankly any sort of self-help sector. If you've got a skill and you wanna teach it, you have something you wanna coach, get something written down whether it's a small ebook or a tip sheet. Cause as you said, you can really leverage that. Not only is that a great resource for you to refer to, but it's something you can give away. It becomes quite the ultimate business card in some ways.

[00:09:51]

NA: Yeah. I agree. I think that was one of the key things I did that helped me get momentum because I wasn't just doing something abstract and researching, or looking online for what to do, I actually built something. Even though it went on to evolve and it wasn't exactly, I don't use it in the form that I created it, but I had the confidence that I'd built something and I saw it, and it gave me the momentum to keep going.

[00:10:16]

FT: Awesome. So currently you have 9 clients. When I met you less than a year ago you had 1 client. So you went from 1 client to 9 clients, and you recently launched "Lose 10 Pounds in 10 Weeks". It's a very intimate group, just a few people, tell us the success stories. This is really changing people's lives, but I have to say, when you lose 10 pounds in 10 weeks, how do you maintain that weight-loss?

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NA: Yeah definitely. So let me tell you a little bit about the program and the success with it, sometimes everybody can really only bite off, they can only really commit to 10 pounds at a time. It's easy to commit to losing 10 pounds versus, "I wanna lose 40 pounds" or "I wanna lose 30 pounds", it's a bigger issue. So I launched my program "Lose 10 Pounds in 10 Weeks" which I think worked well because it was a bite size, it was something people could actually grab onto. All of my clients, they have really demanding jobs. They're management consultants, they're

marketing professionals, they're directors at banks, and they were really concerned that they didn't have time to lose weight, or that it just wasn't possible for them to. But with the structure, and accountability, and motivation, and just specific guidance on what to do and what to eat, and decisions to make. Some of my clients they lost 12 pounds in 5 weeks, and 8 pounds in 6 weeks, depending on the person, and they're just going on to lose more.

So along the way, this program, I've really used the psychology I learned where I build every week, we learn something different. The first week they might do something that's a little bit of a stretch, but it's not that much, and then they get that down. And then the next week they're able to add something on to it. So by week 4 they look back and they just can't even believe how much their eating habits have drastically changed, but it didn't seem hard because it was a step by step process. So keeping their weight off, part of it is that they learned, they've actually integrated habits during the 10 weeks that they will learn. It's not a crash course and it's not doing anything completely differently, they're doing things they can continue to do. So they can carry that on. But I always believe in really having accountability, having some source of accountability all the time, especially for eating and for fitness because it's very emotional and it can easily go to the weigh side depending on your schedule. But if you have somebody that you're accountable to, and I have somebody that I'm accountable to, I have a coach myself and that's why it's easier for me to stay fit cause I just know I have to answer to somebody.

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FT: [Chuckles] Yes. What are the resources that you used to learn about behavioural psychology? Can you give us a couple recommendations?

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NA: Some of the books I've read, like "The Power of Habit" is just an amazing book that has really helped me see how important it is to create those habits. I also read several blogs like Ramit Sethi's "I Will Teach You to be Rich", which talks a lot about psychology. I think that's one of the best places and one of the places that I've learned a ton of information.

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FT: What was it like growing up with Ramit? Was he always analytical? [Both chuckle]

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NA: It's so funny because he would always be sitting at his computer, from morning til night. We lived in a two story house and I would always be coming up the stairs, his room was right at the top of the stairs, and I just constantly remember seeing his profile and seeing him sit in front of the computer and I would ask him, "Ramit, what are you doing?" I didn't understand what could happen on that computer for so many hours. But he was just experimenting with it, doing different things. So he was always really into that, but he's like the peacemaker in our family. My sister, and myself, and my mom, we are are typical women in a very stereotypical way. We're emotional, we will say things loudly, and Ramit comes in and we all feel at ease. He never takes sides, and he just smoothes everything over. So it's really nice to have him around.

[00:14:55]

FT: Wow, that's great. That's awesome. And folks, Ramit was on our podcast, it was episode 85. So I'm very honored to have, now two, Sethi's in the house, in the So Money house. And I know all your siblings are super accomplished. Your parents must be beyond proud and beside themselves. What a great gift you guys have been giving them all these years.

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NA: Thank you so much.

[00:15:19]

FT: Yeah. So now, I've brought you on the show Nagina, and I know that our listeners are very curious to know more about maybe your financial perspectives on things. I think it's interesting, whenever I have guests on that are very healthy and have businesses built around fitness and health, it's not a coincidence that they also are very, very disciplined and forward thinking about

their finances. I think health and wealth go hand in hand. So, with that, I'd love to know Nagina what is your financial philosophy or your money mantra that helps guide your financial life?

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NA: Yeah, my financial mantra is something that's evolved as I've gotten older and I learned more and now I really think about how what I'm buying will help me, and I don't focus on cost only. This is really different from when I was growing up where I always was thinking about how much things costs, and that was the primary reason for my decision and I felt like I really held myself back from becoming the person I could be because I was always so focused on cost. I have a little story that could be helpful.

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FT: Yeah. I'd love an example.

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NA: Okay. So when I first met my husband we went shopping together, and I kept looking...

FT: Your first date? [Both laugh]

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NA: I know, I wish!

FT: Your husband likes to shop though right?

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NA: He does like to shop. He's really good at shopping. I actually ask him to pick out a lot of my clothes cause he's just better at it than I am, so yes.

[00:16:56]

FT: Wow, he get's so many brownie points.

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NA: [Laughs] Yeah definitely! So we went shopping and my instinct was always to grab the price tag whenever I would see any clothing, I'd grab the price tag and I'd look at it just to see how much it was. And I did this over and over with about 10 different shirts before even taking the shirt off the hanger or taking it off the rack, and he looked at me and he said, "Nagina, do you like that shirt? Are you gonna wear that shirt?" And that actually make me stop for a moment and really stare at him in shock because I actually hadn't thought about that. I really was thinking about, "Am I getting a good deal for this shirt?" Am I gonna be able to walk out and say, "Oh my gosh, I got this shirt for \$14.99." And he was saying, "It doesn't have to only matter if it's cheap or if it's a deal." And that was just totally a different way of looking at buying than I had before. And I realized then why my closet was stuffed with all of these clothes that I didn't even like and I felt like I never had anything to wear because I wasn't focused on what I was getting, I was just focused on the cost.

So now I think about the value so much more and I don't feel guilty about spending money when I think it's the right thing. A few months ago I took my two kids skiing for the first time, and relatively speaking, skiing lessons for two kids plus renting equipment and lift tickets, it can really get up there. It can really be on the expensive side and there's a lot of other things you could do with that money, but I didn't even blink when we did this. I didn't even think about it, I just gave them my credit card because for me it's a core value of mine for my kids to learn sports like skiing at an early age when it's easier for them. And I'd rather invest the money in them learning now than them struggling, having it be a little harder later on. So I really just focused on what they were getting and the money didn't matter to me and I didn't wanna hold them back because of the cost.

[00:19:00]

FT: Yeah, no it's true. I would bet that - back to your closet - you probably have not only things that you like more, but you probably don't have as many things right? Because I mean you just are actually wearing what you enjoy and you're wearing what you like, and so you don't have a closet full of just senseless items that you can say, "Oh well I spent \$14.99," but then you never wore it. The tag is still on it.

[00:19:24]

NA: Exactly, I do. That's so right. I do not have as many clothes, but every time I wear those clothes I feel great in them and they look much better than the other 10 shirts that were cheaper, I could've got for that one shirt. But I prefer it this way.

[00:19:42]

FT: No that's so smart. It's kind of, like you say, think about cost per wear. Something might be \$100, but if you're gonna wear it every week and it's gonna be a staple in my closet, and it's gonna wear well and it's not gonna wrinkle, and you don't have to go dry clean it every two seconds, then it might be a good investment.

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NA: Yeah, exactly. This has really come into play as I've been building my business because I am not afraid to invest in business coaches or in training courses that are quite expensive, but actually propel me so much further forward than I could have done on my own because I really just focus on what I'm gonna get out of it, and I know that I'll recoup the investment in a way that'll be worth it.

[00:20:27]

FT: Absolutely. Well you shared already a little bit about growing up and you were raised, I believe, on the west coast in Northern California?

NA: Yep.

FT: How was your perspective on money shaped as a kid? What would you say is your number one money memory growing up in the Sethi household?

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NA: I would say that really giving generously and not being attached to money, not holding on to it so tight. When we were younger we always used to go on family trips and we always stayed with family friends. That was kind of how we were able to go on vacation with 4 kids in a middle class family. Before leaving all of these family friends' homes, all of them, they would always give us kids money as a gift in appreciation. And whenever we had guests come to our home, my parents would do the same to them. That was just really a little lesson that I started seeing and I started learning, just to give something whenever someone comes or whenever you can. I learned not to count pennies, especially in giving.

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FT: So that's interesting. So there were no other gifts but money?

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NA: There would be gifts too. People would bring gifts, but it was very common to give money. There would be, sometimes people would go and buy something personal, but money was a very common thing to give.

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FT: Were you supposed to do something very specific with that money, or you could spend it as you liked? Or did your parents insist that you save all of it?

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NA: Well, my parents were big on saving, but they would tell us that we could do whatever we wanted with it, but there was always definitely an underlying teaching about saving your money and letting it add up. So yeah, saving was a big thing when I grew up.

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FT: Was that just your culture, or do you think that's pretty common within the Indian culture?

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NA: I think that's very common in the Indian culture. It's just, in terms of saving money, not necessarily spending it. Just making sure that you're safe, making sure that you can save it to buy something that is really valuable and is really big. Part of that I do agree with, obviously the concept of saving, but I've also learned to actually value the concept of spending when it's the right way to spend.

[00:22:53]

FT: Well, along the way maybe you made some missteps with your money, and I'd love to hear about one episode that you might classify as a financial failure, Nagina. Something that, a decision that went wrong or an oversight of some sort, big or small.

[00:23:12]

NA: Okay. Well I had a huge financial fail in my 20's. This might be, you might e even surprised to hear about this. So in the early 2000's, as you know, the real estate market was booming, especially in places where I grew up. I grew up in Sacramento, and I also grew up in Arizona. So those were two extremely high growth markets that I knew very well because I was from there and my family still lived in Sacramento. And so I didn't know much about real estate, so I kept seeing the prices go higher and higher, and it was so exciting and I kept thinking, "If I didn't get in now, I wouldn't be able to afford a home later on since the prices were increasing so quickly." And I had these dreams of getting rich quickly, and being able to be a success story at an early age.

So I bought my first house at the age of 24, and it was possible because there were a lot of programs where you could put different amounts of money down. Then my income as a consultant, it was good enough to qualify for a loan, so it wasn't hard to buy a home. And I was right about the market initially, the house went up incredibly fast in value. It went up over \$200,000 in the first year that I had it.

FT: Oh my gosh.

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NA: Yeah, it was amazing. And so instead of keeping what I had or selling it and making a profit and just being happy with what I had, I kept thinking, "This house will go up. It'll go up higher and higher," and that I should take advantage of the equity I had made on the house. And so what I actually did is that I purchased another house with the equity I had made, and then I bought actually a couple more after that, in different...

FT: I am surprised. Keep going. I didn't know you had this in your closet, this skeleton. I wanna know how it ends. Or do I?

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NA: [Laughs] It's definitely under the financial fail, okay, so it doesn't end good. Let's just say that. [Laughs] So I didn't understand what I was doing, and I didn't look at the downside of what could happen. I was just so thrilled by the upside and so about a year later the market started crashing and all of the value of my homes came down and it didn't make any sense for me to keep them, so I managed thankfully to sell them, which was actually hard to do. It was even hard to sell and release yourself of real estate at that time. But I was able to let go of all of them without creating too much damage, but it did take a lot of time to get out of those homes, and I did lose money. It wasn't the situation I had thought of, or the situation I had been in a year prior. So I realized the "get rich quick" scheme also means you could get poor quick too.

FT: Cause you did get rich quick, and then you got poor even quicker.

NA: [Laughs] Yeah. I got rich on paper for a moment - "rich". So I mean, the thing is this experience was painful when I went through it, but it really has helped me, and I really learned in the hard way to understand what I'm doing and why I'm doing it, and also to see that there's a downside risk that I take into account now. It's not always roses everywhere.

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FT: Was there anyone in your circle saying to you, "You know what Nagina, maybe you shouldn't buy that 3rd house"?

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NA: Yes. The person that was telling me that was Ramit. [Both laugh] Ramit was the one person because everybody else in Sacramento was very excited about this boom, so everybody was involved in it. Everyone was doing it. I mean, everyone was in it. So he was one person that was telling me, and I kind of just ignored him at that time. So now that he was right, obviously I listen to Ramit a lot more now because I see that he was right. [Chuckles]

[00:26:52]

FT: Right.

NA: So I mean now it's like I'm building my business by learning the fundamentals now instead of just doing quick things, and learning from the best people who've already done it. I test everything I do on a small scale before investing a lot more into it. So I feel like no matter what, nobody can take my learnings away from me now.

[00:27:12]

FT: Perfect. I love it. And it's a "get rich slower" technique but you'll get there and I'm excited for your next steps. How about a success Nagina? Let's flip it. Okay, we talked about your housing

burst, how about a time when you were like, "I'm So Money. This is awesome," what was that time like? Take us there.

[00:27:38]

NA: Okay. When I started my coaching practice last year, it's a premium coaching practice so I really treat my clients with the best service that I possibly can. So I actually made significant additional income in my first year, and this was in addition to my full time job. So it was a win to see how quickly I could make money on my own and increase my income by myself versus depending on my salary to increase slowly every year, and then my bonus to make more money for my corporate job. It was like, "Wow, I just made this really significant sum of money that now I can do something with."

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FT: 10's of 1000's of dollars right?

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NA: Yeah.

FT: So when you say "premium", what does that mean?

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NA: So premium means that, some examples are that I always treat my clients with premium treatment. So whenever anyone signs up with me and they're from New York, I will take them out for our first conversation to a high end, really nice New York restaurant for our initial coaching conversation. I send them lavish self-care gifts that make them excited to take care of themselves. I give them that premium treatment where they are usually somebody that is really busy, like my clients are usually either owners of businesses, management consultants, bankers, doctors, and they're working really hard and they need that premium treatment and

they need the one-on-one treatment that I give them. So I give them a one-on-one personalized care, but I add on to it with this premium service.

[00:29:22]

FT: I'd love that. Can I participate? [Both laugh] I had a baby, and I have to say I think I'm back to my normal weight at this point, but it's a constant, the maintaining of it is a job. It's a full time job. I had a bagel this morning for breakfast. Don't kill me. It's just one of those days

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NA: [Laughs] Well I would be happy to take you at any time Farnoosh, but you're doing amazing already. [Chuckles]

[00:29:45]

FT: Thank you, thank you. Nagina, what would you say is your number one financial habit? I know that we just talked so much about behaviour being so important, psychology being so important, especially when it comes to weight-loss. When it comes to your money, what would you say is your number one financial habit or technique?

[00:30:07]

NA: I definitely benefit so much from automating all of my bills. I pay for everything automatically, and I don't really spend that much time thinking about it. If I have a new bill I just get it hooked up into my bank so that it goes out automatically. That has been really key because a lot times I would just miss payments, not because I didn't have the money, but just because I forgot about it. I'd have to think about it for so frequently, so that's been really helpful. It's also been helpful that I have a credit card that I get really great points for and I pay for all my purchases on that and I've been able to take my family on vacation with these points and be able to go to California more often so that my kids can spend time with their grandparents and things like that.

[00:30:58]

FT: I love that. Yeah, there are some guests on this show that they say credit cards are, you know, they banned them from their financial lives. I think that there is a lot of good to that in some ways if you're somebody who needs to save, who's in debt, of course you've gotta put those credit cards aside. But I'm with you, I like to rack up points and I bought a laptop with my points, I've gone to trips with my points, so I dunno. I feel like there are benefits. There are pro's and con's but for me it's mostly a benefit.

[00:31:33]

NA: Yeah definitely. It's definitely where you are in your life and in your financial health, but if you're at a good place, it's actually a tool. It helps you increase your credit, I mean it gives you a better credit score if you are using your credit. But if you pay it off like I do, then you're never gonna have a balance. You're not even paying interest on it. All you're doing is being able to leverage your money.

[00:31:58]

FT: Right. It's just a way to manage your money and leverage it like you said. Alright, almost wrapped here Nagina. So much fun! This is So Money Fill in the Blanks conclusion [Chuckles] to the show where we just kind of kick off our shoes and have a little fun. First thing that comes to your mind, finish the sentence.

If I won the lottery tomorrow, the first thing I would do is _____.

[00:32:19]

NA: I would buy my mom and my mother in law a Mercedes, and I would buy my parents an apartment in New York, and the reason for this is cause when we were growing up, my mom always said, "I wish I had a Mercedes." That was like her only material wish. She went from pizza - like our eating out was only pizza. So we went from that lifestyle, her only desire was a Mercedes. That's all. So it was like a really high desire, so I would definitely get her that just in a

moment. And also for my mother in law who is so amazing, has done so many great things for us. My siblings, we all grew up in California, but we all live on the East Coast and my parents are still on the West Coast, and they like it there. I mean, they have lots of friends, it's great weather, but I think they would love it if they had a place in New York where my mom could go to plays and have fun, and my dad would just kinda come along for the ride. And then they could be closer.

[00:33:18]

FT: That's a great idea. I think I would do the same thing. My parents also live in Northern California. My mom's actually visiting now in New York and she keeps trying to pull me to the West Coast. It's not gonna happen mom!

[00:33:31]

NA: [Chuckles]

FT: it's just not. I'm an East Coast girl and I'm trying to pull her to the East Coast, and like your parents, the weather's great, they have friends there, and it's tough. We're kinda stuck between a rock and a hard place, but having maybe a pied-à-terre in New York, they would probably visit more often.

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NA: Yes, yes. [Chuckles]

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

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NA: My personal trainers.

[00:34:00]

FT: Yeah I was like, "What? Plural?"

[00:34:03]

NA: Yes, that's a plural! So I have set up this system in my life because it was really hard for me to get to the gym on my own with my schedule and I was travelling. I found when I had a personal trainer at the gym that I had an appointment with, that I was definitely gonna get there, no matter how busy I was because I didn't wanna mess up our appointment. I'm very into commitment, so I'll just follow through with my commitment. But I also have an online personal trainer who gives me my workout and she basically gives me my workout strategy. So she creates a new workout plan for me each week that keeps me moving further and further, and getting more toned. So she knows the combination of workouts. And then I take these workouts to my gym personal trainer, and he helps me execute them with the right form, which is so important. If you get the right form, you can just be so much more efficient with your workout.

FT: So true. Wow.

[00:35:02]

NA: So both of them, I need both of them to really keep me moving in new directions because my gym personal trainer didn't quite understand the strategy and how to do different workout. He was just there for the 30 or 45 minutes I was with him. But now I have the online personal trainer who gives me that strategy and I execute with my other one. And I need both of them really, for accountability, for motivation, and also just to know that I'm doing the right things and I'm not wasting my time.

[00:35:28]

FT: Is there anything you cannot do virtually anymore? I mean, a physical trainer and do it virtually. Like just send people [Both chuckle] step by steps.

[00:35:37]

NA: Yes, you can absolutely.

FT: Oh my gosh, that's brilliant. My biggest guilty pleasure that I spend a lot of money on is _____.

[00:35:46]

NA: Okay, that would be, my biggest guilty pleasure is fresh great quality fish. I dunno if it sounds like it's that expensive, but it is. It's pretty expensive when you add it by pound. I'm a pescetarian, so the only meat that I eat is fish. So I eat a lot of fish. I mean, every day I eat a lot of fish and so it tastes so delicious. But it's like the macronutrients of fish are so amazing. It has zero carbs, 30g of proteins in 5 ounces and really healthy fats. So my grocery bill is thousands of dollars higher each year because of this spending.

FT: Thousands?

[00:36:28]

NA: Yeah thousands because every week I'm buying a tremendous amount of fish. I eat 3 pieces of fish a day. And it's all fresh fish, and it's high quality. So it can be anywhere from..

FT: Do you eat fish for breakfast?

[00:36:46]

NA: I do. I have this piece of salmon for breakfast.

[00:36:49]

FT: Woah. I think we're going a little into your life right now. Like we're really seeing what happens behind the scenes. You don't lose 40 pounds by I guess eating a bagel for breakfast.

[00:36:59]

NA: [Laughs] It's actually tasty. It's actually tasty because in the United States we feel like we have to have sweet for breakfast. But that's not how it is, it doesn't have to be like that. In a lot of countries they don't.

[00:37:14]

FT: Will I find cereal at your house? I'm just curious. Probably not. Maybe your kids have some cereal?

[00:37:18]

NA: Yeah. You'll find it for my kids. And whenever they eat it I always get mad that they're eating it, but it's so easy. So they do eat it quite a bit.

[00:37:27]

FT: Yeah. Wait, just one more question about the fish. Where do you buy this fish? Is it Whole Foods?

[00:37:33]

NA: I buy it from my supermarket. I mean, I have a supermarket right next to my house. They do have really good fish at my grocery store, but I mean I would buy it from anywhere. As long as I'm getting the fresh fish. The grocery store I go to, the quality is really good and so after I started eating that I was thinking, "I just can't go back. I have to keep eating this."

[00:37:54]

FT: Wow. Okay, you've inspired me.

[00:37:55]

NA: [Chuckles]

[00:37:56]

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

[00:38:00]

NA: That we gain and grow by spending money. I talked about this earlier, but it's also, if I hadn't spent money on getting fitness training and nutrition training for myself, I wouldn't have ever become confident. For me, wearing a sleeveless shirt, walking outside in the summer and showing my upper arms. I wouldn't feel comfortable going to the beach, I wouldn't feel confident that I have control over what I'm eating or energy to play tag with my kids in the park. So those are things that I had to pay for to learn, and I kept trying to do it on my own, but once I learned it, my life has - the benefits are so amazing.

[00:38:44]

FT: That's amazing. Yeah it's hard when you're - for your parents, just in their defence too, they had how many kids?

NA: 4

[00:38:52]

FT: 4 kids, that's tough, and also a very expensive part of the country. My parents for the same. It was always about looking at price tags before anything else. We went to the sale rack first thing, all the way in the back, the clearance rack.

[00:39:03]

NA: Totally. I totally agree. When you have 4 kids and you are living off a limited income, then you do have to make these decisions. So I definitely understand where it comes from.

[00:39:18]

FT: When I donate money I like to give to _____ because _____.

[00:39:21]

NA: I like to give to women in need of healthcare and medical needs. The reason is because women give so much to others, we always feel like we have to help other people, that we have to help others first. Especially our kids and families and our communities. But when it comes to our own needs, we always put it aside. So when a women is healthy she can be so much happier and she can help others around her so much more. So that's one of the key areas that I donate to.

[00:39:54]

FT: I love that. It's one of those challenges as women, on the one hand what makes us so amazing and wonderful is that we are such giving creatures. But sometimes we give to ourselves last and so it's very easy to not be healthy, to be stressed out, to feel alone because you've put everyone else first. So it's so great that you're doing that.

And last but not least, I'm So Money because _____.

[00:40:24]

NA: Because losing weight transformed my life. It gave me more focus and confidence to grow my career, more energy to be active with my kids, and more happiness everyday, and now I'm helping other women transform their lives.

[00:40:39]

FT: Nagina, you showed up for this interview. I so appreciate you. Thank you for not only being prepared, but really just doing the great work that you're doing. I'm happy that we were able to catch up and laugh during this entire interview. You're so much fun to talk with.

[00:40:56]

NA: Thanks! Same to you Farnoosh. It's been so amazing. I mean, I love talking about all of these different - answering your questions, which really made me think quite a bit.

[00:41:06]

FT: [Both laugh] Well great. Everyone, run to Masalabody.com. You can follow Nagina on Twitter, @Nagina. Really cool that you got your actual name on Twitter. You're one of the early adopters.

[00:41:17]

NA: [Chuckles] I knew I had to get it!

[00:41:19]

FT: Good job. Nagina, thank you so much. Congratulations, and have a wonderful rest of your week.

[00:41:25]

NA: Thank you, you too.

[00:41:27]

[END]