

EPISODE 347

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[INTRODUCTION]

[0:01:23.2]

FT: Welcome to So Money, I'm your host Farnoosh Torabi. A fantastic, great, funny, beautiful, inspiring and smart guest today. Laura Belgray. She's on the show, she's the founder of Talking Shrimp and creator of The Copy Cure. What is talking shrimp and what is the copy cure. She's going to tell you about that but Laura professionally has been a writer for nearly two decades and she has won numerous awards for her work.

She creates website copy and corporate branding to help brands and people get the attention they deserve because you know what? Words matter! And through her work, with hundreds of clients including some names you might recognize including Marie Forleo, Mastin Kipp and Amy Porterfield, she's seen firsthand at putting you into your copy is pure magic for getting people to love you, share your ideas and happily click your "buy" button so if you're in the online selling world, you want to listen to this episode.

But in addition to online and small business type, Laura's list of clients and credits include NBC, Bravo, HBO, TBS, Fandango and the list goes on. If you watch TV and don't skip the commercials, you might just see her words on the air. Most recently, Laura and Marie Forleo combined their smarts to create the Copy Cure which is as they say the ultimate online copywriting course to help write like you talk and make people love and buy what you want to sell.

Some take away from our conversation with Laura, her biggest money mistake and it took her years to finally make the right decision. Growing up in New York City, her exposure to money as a kid growing up in the big apple, and how to earn what you want. This amazing trick that she incorporated into her own business practice, it was one decision and she woke up richer the next day.

Here's my guest, Laura Belgray.

[INTERVIEW]

[0:03:16.9]

FT: Laura Belgray, my friend, welcome to So Money. We're going to learn about the power of the words on the show today, you are a word smith and I can't wait to share with everyone the great work that you do and the service that you provide, welcome to the show.

[0:03:33.9]

LB: Thank you! Thank you for having me here and of course now that you said that I'm a wordsmith I'm sure I'll be at a loss for words. Lots of pressure.

[0:03:41.5]

FT: I think it's a cool story about how we got connected, you were a fan of the show and you wrote to me and you wrote a beautiful email and it stopped being my tracks and I wrote back and I was like, "Can we be friends?"

[0:03:57.6]

LB: I was so happy when you wrote back because it was totally a fan letter and I don't know, I never expect to hear from a fan letter. There's something — there's a magic to having a podcast or any kind of media I think that makes you seem so big that it didn't even occur to me that you could write back to me, like you're a celebrity to me.

[0:04:17.2]

FT: What?

[0:04:17.9]

LB: You'd interviewed Bravo people.

[0:04:22.0]

FT: Bravo, something we learned, we enjoy, we share in the drama of Bravo, the love of Bravo.

[0:04:28.5]

LB: We do, I'm hooked on Vanderpump Rules right now.

[0:04:31.6]

FT: My gosh, I was in LA and I drove past Pump, her new restaurant.

[0:04:35.5]

LB: Oh my god.

[0:04:36.3]

FT: And I almost forgot to breathe.

[0:04:40.9]

LB: I kind of want to go in there, I know I'd be disappointed and let down that nobody from the show was actually in there.

[0:04:46.2]

FT: Yeah. So Laura, you are the founder of a cool company called Talking Shrimp, you're the co-creator of the Copy Cure with Marie Forleo, Many of my listeners probably know who Marie Forleo is. She is a female entrepreneur, host of Marie TV, founder of B-School and she's one of your dearest friends and the two of you created the Copy Cure but first let's take a step back and talk about your journey into developing this niche for yourself as a copy expert and a really corporate branding expert. How did you dive into this? I mean I assume you were always that person who got the A on the English essay right? You always got — you did well in honors English and AP English.

[0:05:34.0]

LB: Yes, even though I'm sure I was docked points for handing everything in late or with... at the time I went to high school before computers so my homework would have like broccoli stuck on the back. But the writing was good, I did — I was always a good writer and had a feeling that I would do something in writing and I wanted to work in TV. But I didn't want to be sitting at — I'm kind of dating myself back then my image of, was of myself lonely, like in a garret with a typewriter, cause we didn't have computers.

That problem was solved, no typewriter but I was afraid to become a writer because I really thought it would mean slaving away all day over a book with rims and rims of paper and

crumpling things up and throwing them on the trash and I found my way into promos, writing promos for a TV and if your listeners don't know what those are, those are the commercials that advertise the shows. You might be watching say Bravo and you see, "Monday's by Bravo, a new lady, a new baby and it wouldn't be Atlanta without everyone getting shady," that's a stupid one... I wrote that and it's been airing recently.

[0:06:57.3]

FT: Do you also write. You know what my husband and I make like the news teases, it's like, "Coming up at 11, what you're eating for dinner could kill you."

[0:07:05.6]

LB: Right, exactly.

[0:07:06.3]

FT: "Stay tuned for 11 PM." Well I might be dead by then but okay, thanks.

[0:07:09.9]

LB: It's always that you're going to die, like, "Stay tuned, news at 11, you're dying." Yes, those are promos too, I haven't written news promos but I found my way into promos because someone I had worked with in at Spy Magazine, which was a big hot magazine in the 90's and then at New York magazine was writing promos for VH1 and I had never heard of promos.

He said, I watched the shows and write these short little things in between. I was like, "Oh my god, that's a job? That's a job? I have to do that." He introduced me to his boss and I had no work to show her except for a bunch of printed out stuff from a bulletin board — which it was then called a bulletin board, now they're called forums, I guess now it would be a Facebook group — hat I had been hired to write in as sort of a ringer.

I was hired to write on this site and pretend to be a member and keep it lively. So I would go in there and write about Beverly Hills 90210 and Melrose Place and my thoughts of the day and converse with people to have these conversations and debates about who was the worst on Melrose Place et cetera. That was all I had to show, I printed all...

[0:08:35.4]

FT: There's always Heather Locklear right?

[0:08:37.0]

LB: Always Heather Locklear, she was always the worst and Kimberly who blew everyone up I think. She had a bunch of crazy wigs and then a crazy headscarf under her wigs and then there was a bomb, I forget the specifics but there was plenty of material to write about that back then. I printed that stuff out and showed it to the VH1 head honcho who liked it and hired me to write my first promo.

And so that started my career in TV writing — copywriting. I didn't even know there was writing versus copywriting, I didn't know there was a difference, that's where I became a copywriter. And then in 2003 or so, I met Marie Forleo at Crunch, we were in hip hop class together.

[0:09:31.3]

FT: What a great story.

[0:09:32.3]

LB: Yes, I didn't like her at first.

[0:09:34.6]

FT: Oh you didn't?

[0:09:37.9]

LB: Not for any other reason and she had the best body I'd ever seen and she learned all the moves faster than anyone in the class and was always in the front killing it while I was still fumbling to figure out the arms and...

[0:09:54.2]

FT: Now, hip hop class is now replaced by Zumba I think.

[0:09:57.0]

LB: It is, exactly. I would still go to hip hop class and Marie had this really positive energy that I thought couldn't be real so she annoyed me. Then...

[0:10:09.8]

FT: "I hate her."

[0:10:10.7]

LB: I hated her. Then one day I was like, "No, maybe she's okay," and I started talking to her and she was so nice and she was a bartender at the time and my husband Steven was about to open a restaurant as the GM of, it was called Leaver House in midtown and he was looking for bartenders. I asked her if she was interested in another bartending gig, she said yes and I recommended her to Steven.

So she became a bartender for Leaver House and we became friends and I started going to her hip hop class when she inevitably started teaching because she was so good.

[0:10:46.4]

FT: She took over.

[0:10:47.7]

LB: She took over and I was what she calls her front row mafia, I was there every class and we just developed a friendship. We'd walk home together, we both lived in the west village and eventually I ended up taking, signing up for her mastermind because she was so good and I wanted her help. She got to know me on a professional level and loved what I did and she invited me to speak at her first event, which was called Rich, Happy and Hot Live.

75 people in a room, maybe 50 people and she asked me to talk about copywriting, I gave basically one hour talk on copywriting. And afterwards, people started approaching me and asking me to help them with their business writing for their websites, or their emails or their sales pages. That's how my current business, which is more about helping clients one on one, got started.

[0:11:51.2]

FT: I love that story and talk about the fact that in this day and age, everybody who wants to work on the inter-web and have a presence and have a website and have a — be online branded. How important is the words you choose to describe yourself? It's not as easy as it looks.

[0:12:12.2]

LB: No it's not. The words you use to describe yourself and your business are so important whether it's your home page, your about page, people go to your about page maybe first after they've landed on your website, that's I think the number two most visited page after your home page.

People go there, it depends what business you're in but they're either looking — they may be looking for your credentials, they may be looking to see why you started this business, they might still not really understand what your business is but they're intrigued because you got them on the home page, you got at least their curiosity up and they want to understand more

about what it's about and most of all, especially if you're a service based business and a personality driven brand, they want to see if they would click with you. All of that is super important. I like to put it this way, have you ever walked into the wrong house when you were a kid?

[0:13:20.1]

FT: I've gotten into the wrong car.

[0:13:22.8] [0:13:22.8]

LB: Wrong car, okay, horrible moment.

[0:13:23.9]

FT: Which is probably worse as a kid.

[0:13:26.1]

LB: That is worse or have you ever as an adult or as a kid, walked in on someone in the bathroom? Public bathroom? How fast are you out of there?

[0:13:37.5]

FT: You could injure yourself getting out of that room, yeah.

[0:13:40.3]

LB: You can't get out of there fast enough. Even if you walk into a store that you thought looked cute from outside and as soon as you go in you're like this isn't stuff for me, you're out of there. That's the same reaction we have when we land on a website and don't immediately understand where we are. Or it doesn't — there's no copy there of that to make it super clear what this is, who it's for and what you can get from it, if you're confused or if it just doesn't look good,

especially the copy, if there's no copy to make things clear, you're out of there, you close that window in a hot second. As fast as if you'd walked in on someone in the bathroom.

[0:14:23.3]

FT: Who do you like to work with these days? Who are your coolest clients?

[0:14:30.3]

LB: I love the random clients, I get a lot of people who are in the self-help space or coaching, coaches, health experts, people like that. But my favorites are the really random ones like someone who has a professional office cleaning business and is trying to get more offices to sign up and say well we want you to clean for us or who then moved on to start a marketing company, a marketing school for other people with cleaning businesses because I love the challenge of talking about specific things like overflowing waste baskets and making it fun, helping them stand out.

Or I had a client, a couple of times recently who is a mortgage broker and wanted to send out cards. Actual snail mail to brokers, to keep him top of mind with them so that they can say to their clients like people who are going to open houses, "You need to setup a — you need to get pre-approved for mortgage and you need to use this guy." I helped him come up with really fun cards to send out to people. I really love those random businesses, mortgage broker, a cleaning business.

[0:15:55.0]

FT: When you go in to do the, I mean you're really like, I consider you like a surgeon, you go in and you fix their content, their writing, their voice too, how do you become the voice of that person because that's so important, you don't want Laura's voice on every one's website. Even though you have a wonderful voice and a wonderful personal writing style but how do you take on the personality of the client that you're working for to make sure that not only does it sound great but that as a visitor to this website, I'm like, "I want to be this person's friend."

[0:16:32.7]

LB: Right, I think that the key thing there is getting the specifics from them and phrases that they love to say but most of all it's their specifics. For instance I just worked with a guy who needed a new bio on his creative director for a marketing company and he mentioned a couple of times that he looks incredibly young, people are surprised that he's been in the business for a decade. He has a total baby face.

And he also mentioned that when he was setting up shop for this company in Qatar that the royal family was not impressed. He was unable to grow facial hair and so he had a pathetic peach fuss mustache that the royal family was really not impressed by, everyone there has facial hair. Using specifics like that, put those into his bio and that makes... like using the specifics that are important to the client really makes the copy sound like them.

[0:17:40.0]

FT: All right, let's talk about money, do you like talking about money?

[0:17:43.1]

LB: I love talking about money, more than most people do.

[0:17:45.5]

FT: I guess since you were listening to the show before we met, you weren't too shy on the topic. What is your financial philosophy Laura? Do you have a money mantra?

[0:17:56.4]

LB: I wouldn't say I have a money mantra but more and more I have to remind myself that the thing to spend on is experiences and trips and travel. The thing not to spend on is yet another top that is just going to make my closet more crammed and I have enough stuff. So spending on trips and experiences is the most important thing.

[0:18:24.6]

FT: You're actually going to Italy and you're mentoring like 25 students basically in Italy so it's not really work.

[0:18:35.3]

LB: No, I mean I'm certainly going to put in a lot of prep time for that but it's going to be super fun and I'm so excited I'm doing it and I am terrified anytime I do something new like that and I almost always want it to be — like have a fantasy that it gets canceled just to let me off the hook and so that I don't have to pack but I'm always thrilled, once I'm there and especially once I've done it, I'm so happy, it's always worth doing those things that scare me.

[0:19:05.2]

FT: You grew up in New York, didn't you? New York City?

[0:19:07.9]

LB: Yes.

[0:19:08.8]

FT: I love meeting people who grew up in the big apple in the city. I find that and then I end up staying, it's not — it is unusual I think? Maybe not for you because you are from here so you have a lot of friends here but for me, as an outsider, it's always cool to find someone who has been here from the beginning of their lives.

What was your introduction to money as a kid, especially given that you've lived in New York City which is very different from the rest of the world as far as culture and also I think the prices are very high here. What do you remember being your greatest money memory as a kid growing up in New York?

[0:19:47.2]

LB: It's funny when you say that the first thing that comes to my mind is the feeling of a quarter in my hand. Because I think my first allowance was a quarter, I think when I was around six, my parents started giving me an allowance of a quarter and I would take that to the Woolworths on the corner and put it in to those toy machines where you turn the knob and out comes some stupid thing in a little plastic bubble, do you know what I'm talking about?

[0:20:15.0]

FT: Oh yeah of course. You know I still have a — I'm attracted to those things, I was in a hotel in LA and they were all these bubble gum machines and they had toys in them and bubblegum and I was embarrassed to go check it out one night, I wanted to see what I could get and do you know what? It's not 25 cents anymore, it's a dollar. They wanted four quarters. Whatever.

[0:20:39.1]

LB: That's obscene, that's so wrong.

[0:20:41.2]

FT: So wrong.

[0:20:43.6]

LB: That's so wrong! The other thing — I'm still attracted to those too and the other thing that the quarter, I really have a Pavlovian response to holding a quarter in my hand because I was so addicted to video games and when I was first allowed to go out on my own, not age nine or 10, I would go to every place in the neighborhood that had video games. I would go looking for Donkey Kong, Pacman, Tempest and hangout at these places all day where perverts were hanging out and drug dealers and you know, gross people who'd rub up against kids.

But back then parents let their kids wander around and I was so addicted to video games, I would spend every quarter, every dollar of my allowance which my parents would raise for me on video games and I actually started stealing money from my parents like a little drug fiend to fund the habit.

[0:21:40.3]

FT: My mother threw out my Nintendo when I was little. I don't know if she threw it out but she definitely gave it away for free. Can you imagine?

[0:21:47.9]

LB: That's child abuse.

[0:21:47.5]

FT: My husband thinks that's why I am like a little down sometimes. He's like, "I think that part of you, your psyche is still hurting from that time when your mom..."

[0:21:57.5]

LB: I think that's a trauma I mean...

[0:21:59.2]

FT: Isn't it? Well I was playing it too much, it was interfering with school and also I developed a tick because I would take the joystick or not the joystick but it was that rectangular controller and just click and I would just be sitting at the dinner table with this impulse to click.

[0:22:21.1]

LB: That's amazing, I can relate to that so much. I would actually close my eyes at night and see Donkey Kong patterns inside my eyelids.

[0:22:28.5]

FT: But you know what? We turned out okay.

[0:22:30.8]

LB: I think so.

[0:22:31.9]

FT: Don't tell anyone but I let my one and a half year old watch TV, not all the time but occasionally when I need to do things because it's A, the only way I can sometimes get shit done, sorry. But then other reason is because I'm like, I watched a hundred thousand, million times more television than he did at that age and throughout my life. I turned out okay you know?

[0:23:00.9]

LB: I was raised in front of the TV and in fact, here's a little fact about me, I was on the opening of Sesame Street.

[0:23:11.9]

FT: Oh my gosh, which is all we watched now in my house.

[0:23:14.8]

LB: Yeah, I was in the show opening.

[0:23:16.1]

FT: That's pretty awesome, did you get royalties for that or no.

[0:23:18.5]

LB: Don't I wish! PBS man, all they did was you know, I'm sure they asked my mom to sign a waiver if that.

[0:23:25.7]

FT: You might have gotten like a lunch or free lunch that day or something.

[0:23:26.8]

LB: I don't think so, not even. It was Sesame Street famous.

[0:23:32.3]

FT: Okay, let's talk about failure. Have you ever had a financial failure that you're willing to share publicly?

[0:23:37.8]

LB: My god, I've had so many but the first thing that comes to mind and you're going to want to — I'm so glad that we're on Skype right now and not in person because you would hit me. I worked at Viacom as a promo writer for many years, maybe 15 years? And it wasn't until the last couple of years of that that I signed up for 401(k).

[0:24:03.0]

FT: Wow, well, what year was this?

[0:24:06.4]

LB: Well, I started working there in like 1995 and then I would say yeah, I was there for longer than that. I would say in around 2007...

[0:24:19.5]

FT: Woah.

[0:24:20.4]

LB: ...I finally said, "Oh maybe I should put money into this thing?" I just ignored it, if you want to...

[0:24:26.0]

FT: HR didn't keep sending you barraging emails?

[0:24:29.5]

LB: They did but the more emails you send me and the more notices you send me especially if it's paper work, the more I ignore it.

[0:24:37.8]

FT: Well hey, better late than never I guess, is that?

[0:24:42.6]

LB: Yes. Better late than never, it wasn't never.

[0:24:46.0]

FT: And it's Viacom so they probably had quite a match or some kind of benefits plan.

[0:24:50.1]

LB: There was matching funds. I was just so greedy to have the money in my hands that I ignored it.

[0:24:57.6]

FT: So why did you ultimately do it? What was the turning point?

[0:25:01.5]

LB: I think that somebody finally said to me, “You are a huge moron if you don’t start putting money into this,” and I think it finally dawned on me that that money could snowball and add up to quite a bit of wealth.

[0:25:20.0]

FT: Well, speaking of wealth, what’s your So Money moment? I know that as an entrepreneur, there are a lot of challenges and risks to that but at the same time very rewarding. What would you say is your So Money moment, a time when you just felt that all your hard effort and all your planning and all your smarts — the stars aligned and you did really well with your money or you did something that was really great with your money?

[0:25:49.7]

LB: You know, I would say, there are two moments; one is one that started off not so great which is when I was let go from or have a contract ended at like a six figure contract at Viacom. That was ended and I was like, “How am I going to make up this money?” And I put packages, for the first time, on my website. And people immediately started taking me up on them, I couldn’t believe it and I actually made up that money in that year with something I never thought I could do just from really from my website, from people coming to my website...

[0:26:29.7]

FT: And asking for what you wanted.

[0:26:31.2]

LB: Exactly. That was an amazing thing to me just, “Wow, I can’t believe this, having good copy out there, being able to say what you do and a way that people want it can really add up to a lot and it brings people to you.” That was a revelation to me.

And then the other So Money moment was finally launching the Copy Cure with Marie last year because that was really a labor of love and something we had in the works for two or three years. Something I wanted out there so badly like a course on copywriting where I put everything I knew really into that and people bought it. It’s over 2,000 people have gone through the Copy Cure now.

[0:27:19.4]

FT: Wow, that’s incredible. How do people, I mean the partnership with Marie obviously must help with the exposure to the Copy Cure but even before when you said you had packages on your website and you had a website and people came, what was the drive for people to come to your site?

[0:27:37.3]

LB: I think, really my blog started getting my name out there. I write a really random blog, it’s mostly not about copywriting but I tell stories on it and show my personality and...

[0:27:52.3]

FT: Show how you write which is a lesson in and of itself, yes.

[0:27:54.8]

LB: That's true, exactly. Some people will unsubscribe when I send out my blog post and they'll say, "I wanted more value," because they want a copywriting tip but a lot of people say, "Thank you so much for showing how you can put yourself into your copy and make it fun," and they really enjoy it and they like my stories. I think that that is what brought people to me pretty much.

[0:28:21.1]

FT: I'm so glad people are finding you and hopefully more after this podcast, what's your number one money habit Laura? Do you have something that you do with your money? I mean I know that Marie even has, I've heard her say like, who's your really good friend, she says she irons her bills or maybe did at one point?

[0:28:37.5]

LB: She did that as a kid.

[0:28:39.5]

FT: Yeah, as a kid.

[0:28:41.3]

LB: I know that I should follow her example of treating money so nicely, she really does. I mean she lines up, a habit she also got when she was a bartender, she lines up her bills with all the heads facing one way. I don't do that, I crumple, my worst money habit is that I crumple up my money and shove it in a little coin purse and it's always a mess.

I would say, my number one money habit is well, one is making sure to make money, I really, I don't like to let the number drop and I — oh you know what? The habit is I have a great invoicing software called Harvest and that has saved my butt. I make sure to invoice every client before we meet and follow up and make sure that they pay upfront before we meet and that

keeps things neat and that means that I don't have to chase anybody after we've already had a session, after I've done the work for them.

[0:29:51.7]

FT: That's brilliant, why don't more people do that? I guess it's not really the industry norm. You usually pay after services have been provided.

[0:29:59.3]

LB: It's not the norm but people never argue, they never say to me, "Well why don't you do the work for me and then I'll pay you?" Or, "Why don't I give you a deposit and then I'll pay you the other half after you do the work?" They trust me enough to pay me upfront and go along with my policies and it works out so much better that way.

That way I never have a bout of insecurity if they don't pay me right away. "Oh did they not like the work? Is that why they're not paying? Or are they ghosting me?" I would have little freak-outs if I had to chase everybody.

[0:30:32.5]

FT: Ghosting.

[0:30:33.9]

LB: Yeah.

[0:30:36.2]

FT: Did the New York Times coin that phrase? I feel like there was an article about that.

[0:30:41.4]

LB: I think they might have. Yeah, it's become a thing now. The New York Times is always making, especially the style section, is always making up trends like hipsters in Williamsburg.

[0:30:51.8]

FT: Metrosexual, I think that was the New York Times.

[0:30:54.2]

LB: Metrosexual or they'll say like, "People are having vintage typewriter parties," I'm like, "No they're not." They just make things up, they make trends...

[0:31:03.2]

FT: "Everyone in Brooklyn is moving to Westchester." No, they're not.

[0:31:07.4]

LB: No they're not. But this term caught on.

[0:31:11.1]

FT: This one guy is and we interviewed him and he's really interesting and great. If that happened actually, they've profiled this one family like upstate New York and they originally lived in Brooklyn so they made it into this big story about how Brooklinites are leaving and they can't afford it. Yes, all those things are true that people are migrating, the price they're getting priced out but even the guy that they interviewed was like, "Um, I think they exaggerated the story a little bit."

[0:31:41.4]

LB: The mass migration.

[0:31:42.4]

FT: Yeah. Anyhow, let's do some So Money fill in the blanks, this has been so much fun.

[0:31:47.6]

LB: Oh yeah.

[0:31:47.7]

FT: Really quickly get your immediate thoughts on these unfinished sentences and really excited to do it with you of all people. If I won the lottery tomorrow, the first thing I would do is

_____.

[0:32:02.6]

LB: I would book the hugest vacation for all my friends.

[0:32:06.9]

FT: Where would you go?

[0:32:08.3]

LB: I think I'd go to Sicily and rent an amazing villa on like right on the ocean and have a huge party. I don't host enough things, I want people to come together. Like I want to bring everyone together. I know it seems like such a big expensive undertaking and I just — that is my fantasy, to have a huge, huge vacation with everybody and get friends together who don't know each other and all that stuff. Then of course I'd buy a bigger apartment, something with outdoor space, that's my other fantasy.

[0:32:48.4]

FT: I know, there's so much real estate eye candy in New York City.

[0:32:53.9]

LB: The prices just go up, and up, and up. Ridiculous.

[0:32:56.6]

FT: Unbelievable.

[0:32:58.2]

LB: Of course my first action would be to spend, spend, spend. I'm MC Hammer.

[0:33:07.0]

FT: Yeah. We've got to bring back the Hammer. Remember when he did a comeback, it was like the Grammys?

[0:33:13.9]

LB: Year, and he was on the VH1 reality show, The Surreal Life but you know, Hammer, he's halfway come back because Hammer pants really did make a comeback.

[0:33:21.3]

FT: They did, they're all over Williamsburg. That's why I hated living there.

[0:33:23.1]

LB: Right, exactly and moving to Westchester.

[0:33:29.1]

FT: All right, the one thing that I spend on that makes my life easier or better is _____.

[0:33:33.6]

LB: I got two things, one is going out to eat. My husband and I love going to restaurants and he likes to cook but I don't so that doesn't happen much. Eating out and then eyelash extensions. I'm obsessed with eyelash extensions.

[0:33:49.4]

FT: Do you go to like the session where you sit for two hours and...

[0:33:52.7]

LB: Yeah, I mean it's like 90 minutes and I didn't think I could handle that but I listened to So Money Podcast, I line up a bunch of podcasts and because your eyes are closed so if it stops, you've got to have them in a row so that they'll play one after the other and I lie there, sometimes I fall asleep but it's a really nice time to — it's the only time of day that I'm not checking my phone.

[0:34:23.2]

FT: Oh my gosh, yeah, you can't.

[0:34:25.7]

LB: You can't which is a really great thing.

[0:34:29.5]

FT: I've heard, Kelly Ripa on the other day on her live show, she was like, "I got my hair done, I got my lashes done, I feel like a woman once again." And how do you feel after that? What is it about the eyelash extensions that revolutionizes your perception of yourself?

[0:34:47.8]

LB: Because you have these thick, curled eyelashes that they're young person's eyelashes. You take eyelashes for granted when you're a kid and then when you get to a certain age, you start, if you're like me, you start looking at everybody's eyelashes. "How did you get those eyelashes? Lucky you, you're 10 years old, look at your eyelashes."

And the one thing that I used to have to do before I went anywhere was curl my eyelashes and put on mascara to look awake even. They make you — they just make you look awake, they make you look prettier, they make you look so much younger and people are nicer to you, I'm not kidding.

[0:35:32.5]

FT: That's So Money.

[0:35:33.9]

LB: It is So Money. People are really, strangers are nicer to me like in the airport, I think someone actually...

[0:35:43.0]

FT: People give you money.

[0:35:44.9]

LB: People give you money. They might, they don't actually upgrade you but they're more accommodating because I think they kind of make you look like a Disney character, they make you look innocent, benevolent and people respond to that.

[0:35:58.6]

FT: In that case, it's worth the money then.

[0:36:00.1]

LB: It's so worth the money.

[0:36:02.0]

FT: It's so worth the money. All right, one thing I wish I had learned about money growing up _____.

[0:36:07.8]

LB: Contribute to your 401(k).

[0:36:09.9]

FT: Yeah.

[0:36:11.0]

LB: And one thing I wish I had listened to is, "Don't lend people money." My parents told me that and I didn't really listen to them until after I had loaned \$12,000 of my savings to an inappropriate boyfriend. Then I saw, like that's a really bad idea. And you are so aware of everything that person is spending on when they're not paying you back, you're like, "Really? You're going on vacation? Really?"

[0:36:42.6]

FT: “Nice shirt, is that new?”

[0:36:43.8]

LB: Yeah, “Nice shirt.”

[0:36:46.4]

FT: “Did I happen to pay for that?”

[0:36:49.1]

LB: You know that you did. It’s just, I think my parent’s advice was really good, “Don’t lend money.”

[0:36:55.4]

FT: That’s a good point. If you do, consider it a gift, a kiss goodbye.

[0:36:59.2]

LB: Yes. It’s not a loan, it’s a gift.

[0:37:02.7]

FT: All right, well, almost at goodbye here but before we go, Laura, finish this for me. I’m Laura Belgray, I’m So Money because _____.

[0:37:11.4]

LB: I am So Money because I help people use words to make more money.

[0:37:17.5]

FT: Love it! Everyone, check out Talkingshrimp.com. The Copy Cure is phenomenal and if you're anybody out there who needs help with your online persona, you're about, anything right? It's not just online people, brick and mortar businesses need help with copywriting as well.

[0:37:37.4]

LB: Post cards, things you put up on the bulletin board.

[0:37:41.3]

FT: I love it. Laura, such good work that you're doing, thank you so much for stopping by and thanks for sending me that email, all that time ago and...

[0:37:48.2]

LB: I'm so happy I did.

[0:37:49.1]

FT: ...kicking off our friendship.

[0:37:49.6]

LB: Thanks for replying. Thank you Farnoosh.

[0:37:55.5]

[END]