

**EPISODE 352**

[SPONSOR MESSAGE]

[0:00:34]

**FT:** So Money is brought to you today by Wealthfront. Wealthfront is the most tax efficient, low cost, hassle free way to invest. Now, many of you I know are interested in simplifying your investment strategy, you want to reduce fees, you want to work with a service that you trust and Wealthfront delivers. It builds and manages your personalized globally diversified portfolio.

To open an account, the minimum is just \$500 and that gets you a periodically rebalanced, diversified portfolio of low cost index funds. There are zero trading fees, zero hidden fees and advisory fees that are just a fraction of traditional advisers. In fact, Wealthfront manages your first \$10,000 for free. To learn more and sign up, visit [Wealthfront.com/somoney](http://Wealthfront.com/somoney).

[INTRODUCTION]

[0:01:24.1]

**FT:** Welcome to So Money every one, I'm your host Farnoosh Torabi. Thanks for joining me, I have a friend on the show today, personal coach, Allison Fishman Task. Allison helps people move through life transitions. The majority for client base uses Allison's coaching to significantly change their careers, whether it's moving up in their current role, starting their own business or finding a new, more meaningful job.

She also works with parents to be and new parents as they prepare for the changes that come along with expanding a family and she knows this well, she is the mom to three children under the age of three. Can you believe it? She's amazing. Allison received her coaching certificate from New York university, she also has a degree from Cornell in human development and family studies and a fun fact about Allison, before coaching, she had another life in the culinary world and that's actually how we met, she authored cookbooks and hosted culinary TV and web

shows including TLC's Home Made Simple and lifetime's Cook Yourself then she also had a great show on Yahoo called Blue Ribbon Hunter.

Some take away with Allison, how she works with clients to help them transition to more meaningful place in their careers, she offers some case studies and the one million dollar financial failure that she learned the hard way but Allison being Allison took that failure, turned it into a remarkable lesson and to this day continues to learn from that financial failure.

Here we go, here's Allison Fishman Task.

[INTERVIEW]

[0:02:53.6]

**FT:** Allison Fishman Task, my girlfriend, welcome to So Money.

[0:02:58.1]

**AFT:** Hi Farnoosh, good morning.

[0:02:59.8]

**FT:** We go way back don't we?

[0:03:01.7]

**AFT:** We go pretty far.

[0:03:03.3]

**FT:** Yeah, we go back to the, well even before Yahoo!, we sort of knew each other or knew about each other but we really got to know each other working at Yahoo!. You had a show there,

I had a show there and that was like, I call that like the golden era, the roaring age of video when we were at Yahoo!. I feel like it's not like that anymore.

[0:03:28.5]

**AFT:** It's so funny, I started out working in TV and I remember, the money of TV and Internet video is so telling right? Because at first the money was in TV then it was cable and then wow.

[0:03:40.9]

**FT:** Video.

[0:03:42.1]

**AFT:** If you wanted to make money, it was video online.

[0:03:43.8]

**FT:** Yes. I would tell people I had the best job in the industry because I had hair and makeup, I had a wardrobe, I had a very generous fee that I got per video and it was a little too good to be true and of course all good things come to an end and I'm happy to see that you are doing what you're doing. I feel like you are doing what you need to be doing, you're put on this planet to do which is helping people become a better version of themselves. Mostly through their professional work. Tell us a little bit about your coaching business that you started pretty recently?

[0:04:18.9]

**AFT:** That's right. So I actually got a coaching degree 10 years ago from NYU, I got a coaching certificate and I got it because it was something I always wanted to do. I remember my high school guidance counsellor even, this is great, you're helping people fulfil their destiny, you're pulling out of them, their dreams and then helping them get it. I always thought it was a cool thing to do.

I also really loved cooking and traveling and being on camera. In between gigs on camera, whether it was my TLC show or my lifetime show, I actually got a coaching certificate and always coached on the side, with the intention that once I had a family and settle down, it was something I could open office and do full time.

[0:04:58.7]

**FT:** Which is what you're doing.

[0:05:00.8]

**AFT:** Yeah.

[0:05:00.4]

**FT:** I have to say though. Do you feel as though coaching the industry has gotten diluted? I feel like everyone is a coach.

[0:05:08.9]

**AFT:** Fantastic question. 10 years ago when I started, people weren't really doing it and it was about educating people as to what a coach is and what they do. Now, flash forward 10 years you say "life coach", there's a lot of eye rolling and I really struggled with that in terms of my personal brand.

How do I do this thing that everyone thinks they get and is super oversaturated? Also it's an unregulated industry, there is a governing body and you can get officially certified but it's not like therapy, you're not licensed. So yes, anyone can do it, anyone can hang their shingle out and I guess the way I dealt with it is just by knowing I do a really good job and my clients are very happy and just continued to go out there and do the best job I can do.

[0:05:49.1]

**FT:** Share a little bit about the behind the scenes of what you do in your coaching practice? Maybe walk us through a typical relationship that you may have with a client?

[0:05:57.6]

**AFT:** Fantastic. Okay, someone will come to me, so I always, because coaching, because not everyone has experience coaching, I always give away a complimentary intro session. Someone will come into my office, it's a lot like a therapist office, in fact my building is all therapists except for me. Except I like to say there's no patchouli, there's not comfy couches, we sit at a table and there's a white board. If you're familiar and comfortable with a corporate environment, it feels familiar. We're not sitting down with Kleenex, we're sitting up with paper and pen and a white board.

[0:06:30.2]

**FT:** Or Booze, no, there's no alcohol?

[0:06:32.2]

**AFT:** I hadn't gone in that direction but I might think about that for my evening sessions, thank you for suggesting that. That's what it is, we're really applying a lot of business tools towards your life and helping you get to a place you want to go. I recently had a client who came in and was like, "Listen, I don't know if I'm clinically depressed or anxious or whatever."

And I said, "You know what? It really doesn't matter, we're not here to talk about the problems, we're here to talk about what you want and how you can get there. We'll take whatever that thing is and either blast through it, go above it, underneath it or around it." I just don't spend a lot of time in the negative, I've been schooled in positive psychology so we spend a lot of time thinking through what you want and how to get there and not dwelling in why you're not there.

[0:07:18.8]

**FT:** I remember you giving me a phenomenal case study, tell me about this one woman who came to you and you've helped her so much in her career. Do you remember that story? I want you to share that a little bit because I think that's really a great illustration of the potential of what working with a coach can result in.

[0:07:36.3]

**AFT:** Absolutely. Now, this is a client who I've worked with over the course of seven years and I will tell you that when she came to me, she was in her late 30's, very smart, successful, working at a real estate firm in Manhattan and just hitting the glass ceiling hard again and again literally with her forehead and we put together a lot of strategies for her to ask for what you wanted, ask for partnership and it just became clear, it wasn't going to happen. Again, very skilled, very smart, it just wasn't happening.

We reviewed her — I mean she was working 12 to 16 hour days, she was doing everything she could. They weren't going to let her in the boys club, it wasn't going to happen. We kind of looked at her values and what she wanted to do as a business person and an entrepreneur. Also, she wanted to get the heck out of New York, she wanted to move back to San Francisco, she wanted to get a partner and have a family, she kind of wanted a full life 180.

But while she was at this job working so hard not understanding why they wouldn't let her in, she just kept knocking her head against the wall. After a number of years I am thrilled to say, she is a very happily married women with two children and working on her second startup where she is the CEO.

[0:08:54.4]

**FT:** Fantastic. That's the thing too. When you find fulfilment in your career, a lot of other pieces fall into place too.

[0:09:03.7]

**AFT:** Absolutely right.

[0:09:05.6]

**FT:** Do you miss your previous role as — I mean you were the go to food expert. I mean, like you had books, you had TV shows, I feel like you're also a case study in how you can reinvent your career and it was largely fuelled by the fact that, we should mentioned, you have three kids under the age of three.

[0:09:25.4]

**AFT:** That's correct. I had my children later in life, I had my twins when I was 40 and my daughter when I was 42. That gave me two decades to get my yaya's out and travel and do all kinds of fun stuff so that now as a mother I'm very excited to spend time with them and still of course have a career but my career kind of supports my role and vice versa.

I'm a better mom because I have this thing that I do and that I'm better at what I do because I have a lot of fulfilment and satisfaction in my life. I'm okay going to bed at nine, I don't need to fly around, I spent two years flying around the country going to food festivals. I loved doing that and a lot of people who come to me for career coaching, there's often a health element, whether they're not eating, they're not sleeping. So that skill I have still is used every time I have a session.

[0:10:21.8]

**FT:** Does money come up a lot in your sessions? You see where I'm going to, right? I'm trying to transition us a little.

[0:10:28.7]

**AFT:** It's very funny, often in my first session — in our culture, we don't talk about money, well you do but not everybody else does. People will talk about their career and they'll say, "You know, I want to make X," and they'll spend 15 or 20 minutes talking about X and, "I've made Y and I sometimes made Z but I want to make X." Then I'll just say, "Well what's X?"

They'll look at me and be like, "That's right. You're on my side. I can tell you my secret." Money comes out instantly. People say it in a nervous way if someone wants to make \$800,000 they'll be like, "I really like to make \$800," but then two hours later I may have a client who just really wants to make \$120. Everyone has their X and it's really important to get it on the table because our goal is to get you there. Let's talk about the X.

[0:11:18.4]

**FT:** Okay, let's talk about the X, let's talk about your X? What's your money mantra Allison? Do you have one and does that maybe play into your coaching practice?

[0:11:30.2]

**AFT:** I actually, I thought about this a little bit and I think I have two. I know in couples, there's always, there often are money issues and money issues can really break apart a couple. My husband and I are totally on the same page on this and I'm realizing how rare it is, which is we live within our means, we never go beyond our means, we don't have credit card debt, we don't take on our debt, we don't take on debt.

Living within our means is really important to both of us and it's great because if one of us was out a step with that we'd be in a bad way. I also very much believe and this is informed for my first career which was .com, I can make as much money as I want to make. I never feel like, "Gosh, if only I could!" I believe if I wanted to make a million dollars next year, I absolutely could.

I had one friend who used to say, how do you feel? I feel like a million bucks, that bad? I've kept company for m .com days with lots of self-made millionaires, people who made millions before they were 30 and then I have lots of people who are still dealing with their college debt. So I believe you can do exactly what you want with money.

[0:12:34.8]

**FT:** And I believe that when women earn their wealth, the world becomes a better place.



[0:12:41.5]

**AFT:** Wow.

[0:12:41.8]

**FT:** I do, I think that and I think that for me that was really — I learned this myself, I didn't grow up thinking this way. I was inspired by people like you that I've interviewed on the podcast who told me that there is no — you should not think of your income and your earnings as ever having a limit that it is limitless. And sometimes I think we get really complacent and satisfied with what we make.

Because, well we're paying the bills on time, the kids are healthy, the kids are fed, everyone's good. Why try to make more money? Then, I've been told that it's not just about you right? When you make more money, the world becomes a better place, you can give that money to charity, you can do things that you hadn't even thought about that can help you with your stress, you can go travel more, there's a lot of ways that money can be reinvested to make you and the world in a better place. And so let that be motivation too.

[0:13:46.1]

**AFT:** That's a beautiful thing. Its funny when I was in high school, I inherited a little bit of money and by little bit I mean it was like a thousand dollars, it wasn't as significant. I said to my parents, they were like, "Well what do you want to do with your money?" I said, "I want to give it away for kids who can't go to college. I want to put a scholarship in my name at my high school."

I remember we recently been given scholarships and I didn't apply for any scholarships because my parents were going to pay for college, I went to a state school and I was like, "Well there are people who need it more than I do." So I wanted very much to help those people and that's what extra money is, that's an opportunity to help others.

[0:14:23.8]

**FT:** Yes. Okay, so growing up, you've sort of taken us already back in time but tell us a little bit about your exposure to money growing up as a kid? What's your fondest money memory?

[0:14:36.3]

**AFT:** In my room, I had access to the attic in my room so I had like all these extra little drawers and stuff like that and I had a black shoe box where I kept all my money. I started working I guess when I was...

[0:14:49.2]

**FT:** You remember the color?

[0:14:50.6]

**AFT:** I remember the black shoe box and it was worn on the edges and god help you, if that top wasn't on the way I left it and by "god help you" I mean my brother.

[0:14:59.7]

**FT:** Yeah, your brother, okay.

[0:15:01.8]

**AFT:** Because if I knew that that top had shifted, someone had been in my money box and there was hell to pay but yeah, I was very organized about the way I kept my money, my stacks of bills, faced up and the nickels, dimes and quarters, everything was very structured and organized, I had a lot of respect for money, I took care of money. There's also a story that my family loves to tell me and I vaguely remember sitting on a yellow couch with my brother trading money because I would always trade money with my dad.

[0:15:29.3]

**FT:** Trading money? So what like, "Here's a dollar," you wanted the crisp for dollar or you want...

[0:15:33.7]

**AFT:** Exactly.

[0:15:34.4]

**FT:** Okay.

[0:15:35.7]

**AFT:** My dad, I would give him a bunch of quarters and he'd give me bills, you always want to get the bigger bills because the bigger bills are harder to break, it's like that piece of chocolate cake, you'll nibble around the edges but won't take the piece, I wanted bigger bills so then I wouldn't dig in to them as quickly.

My brother and I were trading and I taught him that for every two dimes, I would give him a nickel because the nickel was bigger and of course more valuable. Now, that was not a very nice big sister thing to do but I did do it until my parents caught on and they were...

[0:16:06.5]

**FT:** That's funny.

[0:16:07.4]

**AFT:** I know, I think they were kind of horrified but also kind of like...

[0:16:14.5]

**FT:** What is the age difference between you and your brother?

[0:16:17.1]

**AFT:** Four years. So I think I was probably eight and he was four and that makes it really mean.

[0:16:21.3]

**FT:** By eight you were really like 28 because that's how girls mature right?

[0:16:25.4]

**AFT:** I was very shrewd. He's now a financial planner so I do think I helped him.

[0:16:31.5]

**FT:** You prepared him? Wow, that's an awesome story. Okay, tell me about failure Allison? Financial failure, have you ever experienced one and how did you work your way through that?

[0:16:44.2]

**AFT:** This is a big one Farnoosh and I'm really excited to share this with you because we know each other but I don't think you know this about me and you're going to enjoy this. Get ready. When I was, I guess two years out of college, I went to work for a .com and I worked for a series of .com's, I worked for companies that are no longer in existence, one of them that's still is called CNET but I was employee number eight at a company that went to 800.

So I helped companies early on when they were hiring, basically warm bodies. I received a lot of stock options from one company called Viant, no longer exists. At one point after we went public and the stock was up at \$86, I remember looking in my little account and seeing seven figures. So at \$28 I had crossed the million dollar mark.

[0:17:34.7]

**FT:** Wow.

[0:17:35.6]

**AFT:** Yeah, I would sit and I would just look at the number and like refresh because every day, one day it was at \$70, one day it was \$80 and I look at it and be like, "Oh, \$1.2 million, oh!" I'd just sit there, looking at the number on my computer screen.

[0:17:50.0]

**FT:** But it wasn't real money? Was it?

[0:17:52.7]

**AFT:** Actually, these were executed options. This was actually real money.

[0:17:57.6]

**FT:** Okay.

[0:17:58.4]

**AFT:** This was real money Farnoosh. Then I went to visit my parents and I remember my dad took me to the side and said, "You've got to think about diversifying," and I remember saying, "Dad, this isn't real money, I didn't really earn it, I didn't make a million dollars, if I get it, if I lose it, it's what should be, it's not really mine, it's not fair. Someone's retirement account, they're taking a bet on me and I don't want to wipe someone else out."

That's some pretty warped thinking but I didn't feel like I had earned it. Then we watched the stock ride down to \$30 and my dad said, "Honey, got to sell some." I was like, "You know what dad? I feel like this is just..." I was a little hot headed moron and then it rode down to \$6 and

then I sold. Yeah, that hurts doesn't it? That hurts. Don't ever bring this up with my dad. He goes nuts.

I did take the money eventually and got two grad degrees with it, a culinary degree and then a master's degree. I always, you could hear my voice with this, you're in pain right now. My feeling is, "I paid a million dollars for this lesson, I better take something from it." I laughed at it, I sort of see it as what it is, the money's not coming back so it's, "What do you do with that lesson?"

[0:19:18.1]

**FT:** Right.

[0:19:19.8]

**AFT:** That's a big one.

[0:19:20.4]

**FT:** You invested in yourself essentially.

[0:19:23.2]

**AFT:** I sure did, I invested it in myself and what was really great is when I was sitting there looking at the money, I remember I had a little spreadsheet and I said, "Okay, cool. At 28, I don't have to work again and I can get myself a salary of like \$80. If I invest, we only have 5% return over the rest of my life, I can get myself a salary of \$80," and then I started really thinking.

"Well now that I don't need to work, what do I want to do?" I did that thought work of, "If money wasn't an object, what do you want to do?" I got a lot of clarity around, I want to help people, I want to help people with their lives, I want to help people cook, be happy, be healthy, be better moms, all the stuff that led me to exactly where...

[0:20:02.0]

**FT:** And so the moral of the story is, when you take money off the table, you can actually have clarity? You actually start to realize what really matters. I think that's for me, that's what I'm hearing from your story. I love it.

[0:20:16.5]

**AFT:** That's also why I'm very "live within my means", I keep wanting to say "beyond" because that's what everybody else does. I'm very into living within my means because when money becomes a stress and when you're under the thumb of debt, to me that's a very scary place to be.

[0:20:30.4]

**FT:** Oh yeah.

[0:20:30.3]

**AFT:** That's freedom.

[0:20:31.8]

**FT:** Okay, let's flip it and talk about a So Money moment. It sort of seems though that that failure turned into a So Money moment for you. But is there a separate time in your life where you achieved some really, personally, some great financial, like a financial win of some sorts.

[0:20:49.0]

**AFT:** Yes, there are financial wins too, all set that enormous loss. Both of them actually, I have two and both of them have to do with real estate. I remember I came to New York City, I think it was '98. I was living in California, wanted to move back to New York City so I was walking around Chelsey, looking at apartments, tiny little apartments for the enormous sum of like

\$300,000 for one bedroom and I was like, “God, that’s a ridiculous amount of money. How could I do this?” Walked over to Gramercy Park, found an apartment with a backyard and trees and...

[0:20:21.0]

**FT:** What?

[0:20:23.0]

**AFT:** Farnoosh, \$299k.

[0:21:26.2]

**FT:** What year was this?

[0:21:27.4]

**AFT:** I think this was '98? I want to say '98 or '99. I literally made an offer on the spot, it was one of those like it’s a winter day, what am I going to do, I’ll just walk around at some open houses and I saw the difference in the neighborhoods between Chelsey and Gramercy and it was a huge difference and on the spot made an offer, they accepted it. Three years later, I flipped it for \$500.

[0:21:50.7]

**FT:** Wow.

[0:21:51.3]

**AFT:** That was a really big win and that felt like I said, that million, I didn’t feel like I earned. That money I earned because I saw it, I researched the market for three hours, saw the opportunity...

[0:21:59.4]



**FT:** For three hours. People research for three years.

[0:22:05.4]

**AFT:** When you know it, when it's so clear, it's obvious.

[0:22:07.8]

**FT:** That's New York Real estate, you have to make a split decision, we bought our neighboring apartment in Brooklyn, we came home from winter break and we saw all these shoes lined up outside of our neighbor's apartment, we thought, "Oh she must have some company over from the blizzard or something." Nope, it was an open house. My husband went in, checked it out, came in and he was like, "They're selling the apartment, it's adjoining our apartment." He's like, "We should buy it."

My husband, this is me rubbing off on him because he would have never said something like this five years ago but he's like, "Farnoosh, we've always talked about expanding, we needed more room eventually, you're pregnant, what do you think?" I was like — we did the research, we then that night, we got pre-approved.

[0:22:52.8]

**AFT:** No, that's amazing!

[0:22:54.8]

**FT:** That night over the phone. We made an offer the next morning and that was like a Monday and then Thursday it was ours.

[0:23:04.8]

**AFT:** That's amazing. See, that moment right? My real estate moment, your real estate moment, you have absolute clarity, you see the benefit of this financially or for your family. This is a must have, that's exactly what I do with coaching. I sort of ask questions and get people to the point where they have absolute clarity, they know what they need to do and I love that moment.

[0:23:28.0]

**FT:** I just spent a week with a billionaire and as I'm filming my CNBC show. One of the things that I learned from him is that he doesn't dwell on decisions. Part of it is because he has really good instincts and he's 71 now, this John Paul DeJoria. So he has the ability to really understand things in a way that he didn't maybe 50 years ago.

But that said, I think his style is such that he wants to keep moving forward. Even if he's okay with making mistakes, he's okay with failure, he's okay with rejection. But it's like, let's just move, let's just keep the wheels turning you know? Whether the decision is to not forward or to move forward. We've finished that decision, we're moving on to the next decision.

[0:24:13.0]

**AFT:** Beautiful.

[0:24:13.8]

**FT:** There's something to be said about that and I think that it takes a risk tolerance, it takes an ability to — it takes confidence, but it takes a willingness to also be like, "Okay, if things fall apart, we'll figure it out," and I guess that goes back to risk tolerance but I think that it sometimes an important variable between you and the success you want to reach.

[0:24:38.3]

**AFT:** Well put.

[0:24:41.8]

**FT:** Anywho, anywho! Habits. What is your number one financial habit besides living below your means, which is a great practice?

[0:24:52.0]

**AFT:** Within.

[0:24:52.9]

**FT:** Right. Important differentiation. What's something, maybe a tool or even just a habit, it doesn't have to be every day, it could just be a conscious — but it has to be conscious, something that you do regularly?

[0:25:10.4]

**AFT:** I like a deal but not too good of a deal, right? Like you hire a cheap contractor you're going to have pretty fast. I don't like deals like that. I do silly things like this. Bread, the bread in my grocery store, I have my favorite bread, it's Peppered farm oatmeal, it's great, my kids love it. It's usually like \$4.49 in my grocery store. Once a month it goes on sale for like \$2.49, \$1.99, something in there. I always buy a lot of it on sale, put it in my freezer.

Things like that just — I like playing the game. My stock market is the grocery store. I like filling up when there's a good deal on things like that. Yeah, they've got the two for one watermelon except the watermelons like really old and gross, I'm not going to do that. The grocery store is where I make my investment every day and I like — I've got a lot of kids, I've got to buy in volume.

[0:26:06.1]

**FT:** They eat well too.

[0:26:07.2]

**AFT:** Yeah, they eat very well. But I like staying sharp and it kind of reminds me, don't be a fool, don't pay more than you have to.

[0:26:14.3]

**FT:** Right. I like that, "Don't be a fool, don't pay more than you have to, the stock market is my grocery store." I think that's going to be your tweetable when this episode comes out. Okay, let's do some So Money fill in the blanks, this has been so much fun, are you having fun?

[0:26:28.4]

**AFT:** I'm having a great time, you are so great to talk to.

[0:26:30.9]

**FT:** Likewise. Okay, if I won the lottery tomorrow, the first thing I would do is \_\_\_\_\_.

[0:26:39.8]

**AFT:** Take a deep breath. This actually came out because we just had the big power ball thing.

[0:26:45.5]

**FT:** Right.

[0:26:46.6]

**AFT:** My husband bought tickets, I didn't buy tickets and I was like, I took a moment and I said, "I don't want to win. There will be too many people knocking on my door with their hands up, people will approach me differently, maybe my friends will treat me differently." And then I was like, "Okay, stop. You can do good things with this money." So I would feel great responsibility.

I'd pay my babysitters more, I'll invest in the childcare people who have been so good to us. My babysitter just bought a brand new jeep and on the one hand I was like, "Man, be nice to get a brand new jeep," on the other hand I said, "This is the woman who takes care of my children, I am so glad that she's doing so well, that she can take care of herself and feel really good about the money she is making."

As you know, in our country, we're not super great to childcare workers. I feel great pride that she's able to have a nice lifestyle with the earnings we provide. Does that answer your question? I went on.

[0:27:51.1]

**FT:** No, you would take a deep breath and you would hope to god that it wasn't true. That's what I got from that.

[0:27:58.2]

**AFT:** I would take a deep breath and say, "Okay, my life just radically changed and it's not about what I'm going to buy myself." Farnoosh, we'll go on a trip, I'll take you somewhere, how is that? I would feel great responsibility and start taking very seriously the places I want to help. My mind goes to Mark Zuckerberg helping my neighboring Newark. Not very effectively helping neighboring Newark because the money wasn't managed properly. I would be very hands on I think of Bill Gates.

His foundation and how hands on they are about managing the money they spend solving real problems. I read somewhere recently, "We should not ask the youth of today what they want to be but what problems they want to solve." That's exactly what I would do, I'd say, "I have this money, what problems do I want to solve with it?"

[0:28:46.4]

**FT:** That's brilliant. Because, who knows what they want to be. Have you figured it out? I haven't figured it out. I'm still figuring it out, what do I want to be? I feel good about what I'm doing but life is so unpredictable in that sense.

[0:29:01.5]

**AFT:** It is, I do feel like if I can help people be their best selves, if I could help people get into their zone, into their sweet spot, they'll be doing great things for the world so hopefully by helping enough people, great things will happen from that.

[0:29:15.0]

**FT:** Love that answer. Okay, let's move on to this one. One thing I spend on that makes my life easier or better is \_\_\_\_.

[0:29:23.6]

**AFT:** Childcare.

[0:29:24.5]

**FT:** Yeah, word.

[0:29:27.1]

**AFT:** Word. We are spending a lot of childcare right now, more than I ever thought I would spend and it's worth every penny. I have a babysitter that comes at 6:30, do you want to know what I was doing this morning at 6:30?

[0:29:43.6]

**FT:** Um, sleeping?

[0:29:44.9]

**AFT:** You better believe it! There's nothing more important for my health than eating, sleeping and exercise. So yeah, I was up three times in the middle of the night. So she comes in the early shift, I earn that extra hour of sleep and it makes me a happier person. When people see me with my kids, they expect to see me bedrugged and miserable and I'm not, and it's very confusing. The only really reason why is because I have invested in outstanding childcare.

[0:30:10.5]

**FT:** How long does she stay?

[0:30:13.1]

**AFT:** She works — she stays three days a week until 6:30. She's got a 12 hour shift, three days a week and then half days the rest of the week. She works within a reasonable timeframe and then I augment her with other help. I do not want to wear her out. She also has four weeks paid vacation and other fabulous benefits.

[0:30:31.2]

**FT:** Wow, very nice. Can I work for you? No, I'm kidding.

[0:30:36.3]

**AFT:** You would not be the first to ask.

[0:30:39.5]

**FT:** One of my biggest splurges, your guilty pleasure Allison that you just love, you're not getting rid of it, is \_\_\_\_\_.

[0:30:46.6]

**AFT:** Date night baby.

[0:30:47.7]

**FT:** Yeah baby.

[0:30:48.8]

**AFT:** Once a week, my husband and I go on a date, if we do not go on a date, I notice a difference because with three kids under three, we're tactics, we're implementation. I need a night where I dress up, put on my heels, feel great, look sexy and get flirted with. I'd much rather be doing that with my husband than with anyone else. We invest in — we go and we have cocktails and we sit at the bar and we — I think we did it too much this year because on Christmas, the bartender gave us a gift certificate. I swear to god Farnoosh.

[0:31:25.1]

**FT:** Tim and I found that we went the first year without a date night. We kept talking about the date night. Certainly we had occasionally, if we were visiting family and they'd be like, "Oh you two go out, we'll watch Evan," but then we were like, "Okay, we should just bake this into our existing schedule."

So every Thursday we have Roxanne, she comes over six till 10 or whatever and last night, we worked half the time and then we went out. It's kind of — sometimes the weeks don't let you just have a four hour meal. This week especially, we're just catching up on a lot of stuff. But hey, it is, it's built in now.

[0:32:12.6]

**AFT:** Yeah, I love that. You were away for a week. Of course you needed two hours of downtime to yourself but then you're sort of out of sync with your husband and probably after not seeing



him for a week kind of psyched. I know my husband was like, he looked at me with new eyes, I was away for five days and it's healthy. That's a splurge and it's so worth it.

[0:32:33.0]

**FT:** One thing I wish I had learned about money growing up is?

[0:32:39.9]

**AFT:** How to invest it more wisely. Obviously my dad tried as best he could in my 20's with my millions in the stock market, but I do think that investing is very geared to men or certainly was in the 80's. I knew how to make money, I knew how to save money, but I didn't know how to "make my money work for me." I would have loved more education about that in school right?

They taught me how to bake cookies and sew an apron. A little bit of financial investing skill would have been nice and I feel like when you have a lot of money, either your parents spoil you and you're kind of screwed because you don't know what to do with money or your parents really bring you into the business and teach you about money.

We don't teach money, I don't know how people pick up about money, we don't teach it in school, your family either does or doesn't, but I wish I would have had more of a financial, fiscal education.

[0:33:35.7]

**FT:** When I donate, I like to give to \_\_\_ because \_\_\_\_.

[0:33:38.9]

**AFT:** I like to give to local charities because I believe you take care of your small environment and it blooms into better. Lots of money being sent to Africa or South America and that's really important, but we got a lot of issues in Trenton and Newark. I like to donate locally first.

[0:33:58.2]

**FT:** And last but not least, I'm Allison Fishman Task, I'm So Money because \_\_\_\_\_.

[0:34:04.1]

**AFT:** I believe in my ability to make it and spend it intelligently.

[0:34:09.0]

**FT:** Nice! Allison, when are we hanging out again?

[0:34:12.8]

**AFT:** ASAP. You know what babe? I got a huge stack of clothes for Evan because my boy's a year older and he's going to look so fab this spring.

[0:34:19.6]

**FT:** Yay! All right. I'm all hand me down fashion, I love it. Thank you so much. Allison, tell us where we can find you?

[0:34:27.5]

**AFT:** Come visit me at [Allisontask.com](http://Allisontask.com).

[0:34:33.0]

**FT:** We will do that. Run, everyone. Thanks so much Allison, happy New Year.

[0:34:38.0]

**AFT:** Happy New Year Farnoosh.

[END]