

**Episode 353**

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[INTRODUCTION]

[0:01:36]

**FT:** You're listening to So Money everyone. Welcome back, I'm your host Farnoosh Torabi. Our guest today, serial entrepreneur, dubbed the Jim Carey of Entrepreneurship and we're going to learn why on this episode. Clay Clark is here. He's the former US Small Business Administration Entrepreneur of the Year. He's the founder of the Online Business Mentorship site, Thrive15.com.

It all started with him starting and running nine business. He's also the author of four books including, *Thrive: How to take control of your destiny and move beyond surviving now!* Clay

again has been referred to as the Jim Carey of entrepreneurship in Yahoo and he is the speaker of choice for Hewlett-Packard and several of America's biggest companies.

In our conversation, we discover what motivates him, he is nonstop. He is extremely high energy to say the least. He's very accomplished, very goal oriented, what motivates him? How he's scaling his business with Thrive15.com and his best advice for aspiring entrepreneurs, how to once and for all start that business you've always wanted to start.

Here we go, here is Clay Clark.

[INTERVIEW]

[0:02:49]

**FT:** Clay Clark, welcome to So Money. I'm excited to learn how to take control of my destiny in 30 minutes or less.

[0:02:56]

**CC:** Hey, thank you for having me on your program.

[0:02:58]

**FT:** So you've been called the Jim Carey of Entrepreneurship, that was in Yahoo! Finance, what?

[0:03:04]

**CC:** Well, okay here's the deal. My first company I started was called Djconnection.com. It was an entertainment company for weddings and corporations, that kind of thing and before I sold it, we were doing about 4,000 events per year and so my job was to make mundane events exciting, to bring entertainment to things. And so when I sold the business, I started traveling around the world as a speaker guy, I realized that I'm not a beautiful man. I don't have any big

talent or skills but I've been very well in the world of business and so I've always tried to bring entertainment and education into one thing called "edutainment" and apparently, some people at Yahoo! thought it was pretty funny. So I think I'm more of a Jim Gaffigan than a Jim Carey.

[0:03:43]

**FT:** Oh yeah, well Jim Gaffigan is the man, the comedian of the hour and you have started nine businesses which is why many people call you the serial entrepreneur. But you mentioned the one thing, so on the one hand someone might look at your career and say, "Oh my gosh, nine businesses, this guy has ADD," or, "He's all over the place." But you have streamlined this. You do actually have one theme running throughout all of the businesses that you start, can you share that with us?

[0:04:14]

**CC:** Absolutely. What I do is, one of the businesses that I'm involved in is a fitness business. I guess on paper, I am the COO of that business. It's called Boot Camp Tulsa and it's a women's fitness program. Well then I also work with an orthodontist where my job was to market his company and I'm not an orthodontist and I'm not a fitness expert and I'm not a photographer let's say.

So in each business, I find somebody who has a lot of skill in one area whether it would be photography or PR or whether it be orthodontics or fitness and then what I do is I build the business systems. So I do the whole thing that Michael Gerber talks about, "Work on the business not in it." I would argue, I do work a lot in it but I help build the systems that allow that skill to be scaled out over and over and over.

[0:05:01]

**FT:** Your new book, is it your newest, *Thrive*?

[0:05:04]

**CC:** Yes, it is.

[0:05:05]

**FT:** *How to take control of your destiny and move beyond surviving now!* How did you take control of your destiny?

[0:05:11]

**CC:** Well, I grew up, well I wasn't homeless. I know a lot of people are listening to this, we all grew up with different income levels and I'm sure there's a lot of people who grew up maybe more financially challenged than I was, but we grew up on food stamps sometimes. We struggled from time to time and I just realized that the world didn't wake up every day with a burning desire to pay me. But I realized that the people out there who are very successful were doing things very different than I was doing them.

And so I didn't know a lot about everything but I think I was smart enough to start asking the question, "What are successful people doing that I'm not doing?" And I began reaching out to mentors who pushed me and steered me towards books like *Think and Grow Rich* and the timeless classics *Rich Dad, Poor Dad* or Dave Ramsey, these kind of things. One by one, I started acting upon those principles and those practices and the mentorship and begin to make it my own and now, my daily schedule is very, very different than most people.

[0:06:10]

**FT:** Tell me about your schedule, I'm curious now. That was quite the tease.

[0:06:13]

**CC:** Okay, well I have three rules I live by, okay? One of them is proximity. So as an example, you're a lady who's had a lot of success. You're sharp, you're driven and I think that there's probably things that everyone could learn from you and then, there's a guy who maybe in our life, we could all picture that guy or girl who's just negative.

Everything is bad and the world is falling apart and they're upset about the newest relationship or their newest job, or their newest — they're just upset and they see the world as half empty. Well if you only have 24 hours a day and you chose to spend one of those hours every day with someone like yourself who is upwardly mobile and you're trying to be the best you that you can be. Or you spend an hour who is trying to convince you that the world is bad and getting worse, at the end of the day, that hour can be used very productively or very negatively.

And so what I do is that I make sure I focus on spending time with people on that proximity and that's rule number one. Rule number two is I ordain my destiny. So every day I make a to-do list and I spend about two to three hours a day minimum in a thing called "meditime" where I'm not working in my current — I am not thinking about my current reality, I'm thinking about where I want to be. I'm thinking above the word "meta" Greek meaning "above and beyond."

I'm contrasting where I want it, where I am right now versus where I want to be and I methodically plan out my day. And then the third thing that I do that as I am a voracious consumer and absolute maniac goal, obsessive-compulsive about learning and I block off time every single day to learn because no matter what research you read, whether it's Carol Dweck and the whole growth mindset and her Stanford studies.

Or it's Dave Ramsey and his *Habits of The Rich* studies with Tom Corley or it's the Princeton studies or whatever study you want to read, successful people at least three quarters of them are taking 15 to 30 minutes a day to study their career and how to become the best them that they can be or how to get into that top 5% of their industry and that's the big three that I do every single day.

[0:08:15]

**FT:** Why are you so motivated?

[0:08:17]

**CC:** Currently, it is because my dad had a stroke and he had a tumor that was supposed to kill him this year. He had congestive heart failure this year and really trying to actually expand our, well call it “Camp Clark and Chicken Palace”, we raise 17 chickens and trying to expand that so I can make room for my family and then add them basically into the compound so to speak.

So that is probably why I am super motivated now, but last year I was very motivated for different reasons and then my big reason why I’m motivated is I want to help mentor millions and I believe that the kind of training that you provide on your podcast and with what you do on your financial training and these kinds of things, you have the opportunity to change someone’s life.

I mean Farnoosh, not just changing their wallet. You’re actually changing people’s lives and I think once you can find something that you’re excited about, in my case it’s mentoring millions and helping people get out of poverty and into success, it can become a driver for you. At one point of my career Farnoosh, I wanted to be the best DJ in the world. That was my big thing so every year, that goal changes but I think we always have to have a big, big goal that we’re chasing.

[0:09:25]

**FT:** Absolutely, and this is the New Year so often we’re setting resolutions, what do you do at the beginning of the year? Because resolutions can be a dead end. So many people fail at them and it’s not because we’re not worthy of achieving our goals, it’s just that the system by which we follow resolutions is a broken system.

This idea that you create this lofty goal and then put all these pressure on yourself to accomplish it. What do you do in the beginning of the year that helps you assess where you want to be and how do you make sure you get there?

[0:09:58]

**CC:** Well because I do block off meditime seven days a week every single day, I’m very realistic about things. So if you and I are working on the same business and you said, “Clay, we should

start a podcast. There could be thousands of people over the world would want to listen to.” If I knew you and your character, I might go, “Okay, you would actually do that, let’s pursue it.”

But if I knew your character and you weren’t the kind of person that would execute it, I would blow it up quickly, you know? And in my own life, I just do it every single day and I look at my goals and I go, “Is that a realistic thing? And if it is a realistic thing, what am I going to do?” The big question is when, right?

I mean when and it’s not so much for me an annual thing, it’s more of a daily thing and so every day, I ask myself, “When am I going to do that?” And if I’m going to add something to my life to quote Warren Buffett, “you have to take something out of your life”, right?

[0:10:51]

**FT:** Tradeoffs, right.

[0:10:52]

**CC:** Yeah, so our tradeoffs are huge and so I begin every morning by doing that and I am just being totally blunt, right now the thing I do is I never leave my office ever during the day, ever and so I don’t do it. Today, Donald Trump was going to be speaking in Tulsa and people have said, “You should come to the Donald Trump and you should go watch him whether you like him or not. It will be a fun thing,” and I can’t say, “Yes I’m going to be at that,” and also spend quality time with my five kids tonight.

[0:11:21]

**FT:** Five kids? Whoa, whoa, whoa, whoa, wow.

[0:11:24]

**CC:** Yeah, we’re definitely five. We always wanted to have five but I am trying to convince my wife for number six so I feel like that will be legit.

[0:11:32]

**FT:** Okay because I think, well one is legit, five is, I don't even know what you call that. I don't even know what category that falls into. What are their age ranges?

[0:11:40]

**CC:** Well our oldest is 12.

[0:11:42]

**FT:** Oh my gosh.

[0:11:43]

**CC:** Yes, we have four girls and a boy. The twins are our youngest. These girls are five and we home school them all and then we live on a property with 17 chickens where we run our nine businesses.

[0:11:55]

**FT:** What a visual you're giving me right now.

[0:11:57]

**CC:** Yeah, it's a little bit, you know we call it "Camp Clark and Chicken Palace", that's what we call it.

[0:12:02]

**FT:** I love it, well, we talked a lot about business. Let's talk about money.

[0:12:06]

**CC:** Yeah, let's do it.

[0:12:08]

**FT:** I want to learn first and foremost if you seem to be a man of many convictions, what is your financial philosophy? What's your money mantra?

[0:12:16]

**CC:** Well, for me it's something that I like to do is I like to sign every check, I know this seems ridiculous but like, if I get a credit card statement...

[0:12:28]

**FT:** Wait, wait, wait — this is nothing fastidious, but how many checks do you write? Because I feel like these days, everything is electronic but you like the pen and paper contact?

[0:12:37]

**CC:** Yeah and to me, I'm not saying that you have to physically sign. I do and I'm signing hundreds but I personally like to interact with every dollar in a very spiritual way almost. So when I get my credit card statement, as an example, I put all of my business expenses on one particular card and I look at it with a fine tooth comb and analyze every single thing and I go, "What was that? No. Yes. No."

You start to find like, "Did we sign up for ancestry.com? Who's on there last night trying to figure out?" So then I will talk to my wife and I'm like, "Hey, did we sign up for like three or four different MLM's last night and then like Juice Plus and then ancestry.com?" And she'll go, "You know, no," or, "Yes," or whatever but the thing is Farnoosh, I know it's going on. In this world of digital, it's very easy to spend tons of money, copious amounts of money because it's so easy right?

It's auto drafted, it's auto shipped, it's auto renewed, it's just bam-bam so I really, really, very fastidious about actually seeing everything. The statements being involved being a very active participant in the financial aspect. I learned that from a lot of the things that I have read about Donald Trump and the way he manages construction projects.

[0:13:51]

**FT:** I'm not going to ask you who you're voting for.

[0:13:53]

**CC:** Well it could be Bernie Sanders or it could be Donald Trump, you never know.

[0:13:57]

**FT:** You'll never know, so Hilary is not even, you don't think she'll make it?

[0:14:01]

**CC:** You know, I just feel like Hilary, I feel like there's a lot of people right now who are looking for a transformative change. I thought it's kind of the pulse I feel and I feel like there's a large group of people who are like, "You know, the Bernie Sanders kind of more of that, hey if you're working and you can't afford to pay our bills the government should help you out," there's that crowd and then there's the other crowd who is like, "Just get government out of the way and let's build buildings and just build walls."

So yeah, I think you have that and it's far extreme right now. I think we have a huge polarity personally and I think Hilary is a little safe, you know? I'm not a political analyst. I think she's a little bit, you know, "we already had that", you know? So she's kind of safe and I think Mr. Bush is also playing it safe right now. I think we're going to see an extreme. I think that's why people are loving the polarity of those two people.

[0:14:48]

**FT:** Very interesting analysis. Okay, I'm really curious now to learn more about you as a child, a little child. What was your exposure to money as a kid growing up? I have to think that you were hard wired in some ways for success. I mean just hearing you, I can tell you have a lot of energy, you're a positive person and as a child what was your understanding of money and what was maybe one pivotal experience that you had, financial experience?

[0:15:19]

**CC:** The one thing we did was we never talked about it. We weren't allowed to talk about it. We never talked about it because we thought about it all the time.

[0:15:24]

**FT:** So you thought about it all the time but you didn't talk about it because was it just understood that this was not a safe topic?

[0:15:33]

**CC:** I think in America right now and I'm sure other cultures are the same way, I mean you're an expert on this subject so I'm speaking from my experience but you obviously have a tapestry of all these different people that you've talked to but I find is that people who don't have any money at all never want to talk about it but yet it defines every decision right?

So as a kid, "Am I going to play for the competitive baseball team? Well, do we have the money for it? Can I go to camp with the other kids? Well, do we have the money for it? Can I do this? Well, do we have the money for it?" I used to stutter. I have a speech pathologist as a kid and, "Can we do that? I don't know, do we have the money for it?"

And so what you do is you sort of put it in a deep dark like the junk drawer of life where you've got the stapler and you've got the old remote control but yeah, we all have in that junk drawer of life right now, we all have a remote manual, like a manual on how to use the remote for a VCR we no longer even own.

That's where people put their financial, I mean people put their bank statements in there like, "What? I don't look at that, it will be offensive" so we don't talk about it and then what we do is we let it dominate every aspect of our life and that's what I saw growing up. When you grow up around poverty and a lot of people who are growing up around poverty.

They say, "Well I don't want to be greedy", I'll tell you what, now, I don't really think about money almost ever as far as I don't worry about it. I don't make decisions based on it Farnoosh but I definitely focus on earning money, you know what I mean? I thought about it, I talked about it, my kids openly ask me all the time.

Last week, my son and I deposited a check at a speaking event and I had a check and my son is like, "Dad, is that \$18,000?" And I'm like, "Yes, it is \$18,000 but let me show you how much I actually keep," and I went and explained to him what the hotel cost there in Orlando and the air fare and shipping the books, as you know, you've shipped your books and taxes and whatever.

He's like, "Oh, okay" so I teach my kids now about money. They actually work. They don't get an allowance. They have a merit based pay and actually clean the offices and if they do the cleaning and they follow the check list, they get money and if they don't, they don't and so my oldest is making about \$350 big ones a month right now.

[0:17:42]

**FT:** What?

[0:17:43]

**CC:** Oh yeah, she's a big deal. She got that and she's buying — she buying some ducks, she's trying to get some ducks right now. She's focused on getting some ducks. We have chickens and she wants to add ducks and my son is picking up BB guns and anything they'll sell him. He's buying a lot of the accoutrements for his sisters.

[0:18:00]

**FT:** Very nice, what about college? Say \$350 a month, times 12, times how many more years until college? That's a good tuition payment right there.

[0:18:10]

**CC:** Yeah and I'm not gonna — maybe I'll debate with you about college but we'll get into here. I think if you're going to college to learn a discernible skill, I am all about it. If you want to become an orthodontist or a welder or a graphic designer and you and I have never talked about this but I find that a lot of people go to college as a default.

[0:18:29]

**FT:** Yeah, I agree with you. I actually very much agree with you. I think that college at this day and age, in this day and age given the price, it should not just be your default. That you should really think about it critically, you should calculate, you should be looking at this as an investment.

This was the advice that I got from my parents and education was huge in my family growing up. It wasn't whether or not I was going to college. I was going to college, but they wanted to make sure that that experience didn't come back to haunt me financially in years to come and that was decades ago.

Now, forget it. You have to be serious about your college decision and maybe it means not going right away and maybe it means piecing together your education to make it affordable for you but yeah this idea, and I think this is where you're getting at, like leveraging all this money to learn a soft skill that isn't really in demand in the market, I find it really hard to justify that.

[0:19:27]

**CC:** Well, I'll give you two fun examples. The Mayor of Bloomberg, he says, "Hey, you should probably just become a plumber," you know what I mean? If you don't know what to do become a plumber because that's a skill set that people need. You're in demand, you can set your own

hours and even though people might not hold up a plumber as being in a high regard, he points out you can make hundreds of thousands of dollars being a plumber and that's his advice for people. He is a billionaire. He's saying, "Hey, find a need and solve it. Find a problem and solve it."

[0:19:52]

**FT:** Right. I had a guest on this show, Terri Trespicio, who's all about, she hates the word passion in the context of "pursue your passion" because she's like, "Sometimes, it's okay." It makes me feel bad when they can't identify their passion and then what happens? You just end up being stuck in whatever you're doing as oppose to just try new things that may not identify right away as your passion but you're being productive, you're doing something, you're learning something and that might lead you to actually something more exciting later on but you have to keep the wheels turning people.

[0:20:25]

**CC:** Yeah, well here's the thing about passion, I'll say this, do you like R&B music Farnoosh?

[0:20:29]

**FT:** I like some R&B music, sure.

[0:20:32]

**CC:** I don't want to put you on the spot with all your listeners.

[0:20:34]

**FT:** I like some slow jams.

[0:20:35]

**CC:** Okay, some slow jams so let's go there mentally. Some old school Luther. I love old school Luther. Luther is great, I'm passionate about it. The problem is I'm like a B minus singer. I'm a B minus, I maybe a C plus. So I could be passionate but I don't get paid to do that but what I am good at and why we decided to build our big online platform, the website that we built, Thrive15.com is because I have neurologists, doctors, dentists, lawyers that pay me to help market their company and I'm going, "I can only work with," unless you can pay the \$2,000 a month fee, I can't work with most people", you know?

So I help people who are doing well or do great but what about the people who can't afford those fees? That's why we decided to build the online school and I would just tell anybody listening right now that the financial advice and I think I watched an episode of you on the Today Show when I was cyber stalking you, I think it was the Today Show and you give some practical advice on the Today Show that people can graduate from college if they're not careful and not learn.

So I would just say if you're listening right now, if you don't know what you want to do, find a skill and focus on listening to podcast like your own or checking out our online school but learning those practical skills is so important and if you earn enough money guess what? I could buy all of the Luther Vandross CD's that I want.

[0:21:53]

**FT:** All of them.

[0:21:54]

**CC:** I can buy them — I have the greatest hits. I've got live from Radio City, I've got the vinyl that I don't even play but I have it just because I can buy it and I have the Adele and I have Adele's new vinyl. I don't play it on vinyl but I just say I can. I buy it because I didn't pursue my passion, I pursued solving a problem and making money and now, I have money to buy my things I am passionate about.

[0:22:15]

**FT:** Well speaking of solving problems, what's a financial failure that you experienced and how did you work your way out of it?

[0:22:21]

**CC:** Well, here it is. I decided to get married to a beautiful woman and I tricked her into staying married to me for years.

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**FT:** How dare you?

[0:22:30]

**CC:** Well, she's currently running for Mrs. Oklahoma and people are like, "Is that your wife? Is she blind? Can she see you?" Because I am just a man bear pig. She's gorgeous and so, my wife and I decided to get married, I'm excited and I'm passionate. I'm passionate and I decided to get married and I proposed.

We live in an apartment, pretty soon I realize I am the world's worst marketing sales/business owner guy. I have \$20,000 of DJ gear I bought from working construction and I have no customers, no idea how to get them, no concept of what's going on and I'm just getting my butt kicked every day because the market is just — I mean if people don't pay you, they don't hire you, they don't see value in your service, you get poor pretty quick.

And I just thought I was so talented and the world needed to pay me because I love DJing so much. I was passionate Farnoosh and so, I ended up learning that I have to turn off, because of some of the concessions here, some tradeoffs, I have to turn off the air conditioning. I remember turning off the air conditioning in Tulsa, Oklahoma. I remember that.

I remember people came into my house and they were like, "Why is it so hot?" I remember just having one car. My wife would drop me off and when she dropped me off, that car really worked

and I worried if she would get to some place and I remembered the whole financial — I totally did not think about the downside, remember? Because I was so passionate. I was infatuated, I was having a romance with my business and that dream of what my marriage would be.

And I never thought about what happens if I struggled to gain traction? And so from that point forward, every time I go into a business venture, I always ask the question, “If this thing is terrible, is this still a good idea?” If I am terrible, if I am the worst ever in this industry, can I still leak out of survival? And if the question is “no”, then I don’t do it.

[0:24:20]

**FT:** Well, that’s simple.

[0:24:23]

**CC:** You know, that’s why I moved. So right now, if I hop into an industry, I just look at it and go, “How long can we be terrible?” And in our men’s grooming lounge, we have what’s called “Elephant in the Room”. We have two locations now, we’re going to open up a third in Denver here soon, we are awful Farnoosh, are you married Farnoosh?

[0:24:39]

**FT:** I am.

[0:24:40]

**CC:** See, that’s the deal. If you said, “Clay, my husband wants to check out your men’s grooming lounge,” I would be like, “Oh no, no, no, we’re in beta, no,” because I don’t want your husband to have a mangled mop, you know? But now, I proudly recommend it but we were awful at first. Now, we’re great but we were terrible and so I knew going into it, “Hey, I’m going to have to lose money.”

Maybe a \$100,000 or more every year for a couple of years until we figure this out but now we have a system. So I would just recommend to anyone who's listening right now, if you're thinking about starting a business, ask yourself how long can you afford to be terrible, and if that number is not a number that you can deal with, don't do it.

[0:25:17]

**FT:** Well, what was your number again?

[0:25:20]

**CC:** Well, you want to ask yourself how long can you afford to be terrible and I would say at least a couple of years.

[0:25:24]

**FT:** A couple of years, okay.

[0:25:25]

**CC:** Yeah.

[0:25:26]

**FT:** All right. Well speaking of systems, let's transition to financial habits. What's a system that you've created that allows you to maintain good habits with your money?

[0:25:36]

**CC:** Well one, everything is merit based pay around here. I know someone listening is going to go, "That's illegal. You can't do that." Well maybe, but here's the deal. Like in New York, what's the minimum wage in New York right now? Is it like \$47 an hour? I don't know, it's a lot. So

anyway, in New York you're going to be paid, let's say it's \$12 an hour or \$10 an hour of minimum wage plus you got your health care and whatever else you're supposed to pay.

State Taxes, FICA, whatever, let's say you're paying somebody \$14 an hour in New York roughly to work at a, let's say a restaurant. In my office, the way I do it is I say, "Hey, I'm going to pay you the minimum because I have to but I'm going to pay you per your actions. So I'll pay you based on what you get done not based on what you intend to do."

So if you do your job well in my office, we have search engine optimizers and PR people and sales people and video editors, based on your performance, you get bonused out based on that. So if you're really terrible Farnoosh, I won't go bankrupt overpaying someone who's terrible, you know what I'm saying?

But if someone performs and knocks it out of the park, they'll make a ton of money and actually make more money than the industry average and that's not my idea. That idea came from a book called The Service Profit Chain written by Harvard which explains how UPS and Disney and Starbucks and Southwest Airlines, how they pay their people, merit based pay.

Merit based pay is action item number one. Action item number two is I really do try to have a spiritual interaction in signing every check or being involved every time my money goes out, I want to know about it every time.

[0:27:00]

**FT:** Good for you. That's excellent. I mean I think in this day and age especially with the electronic world that we live in everything is paperless, everything is automated, it's really easy to create this really horrible relationship with money or you know, there is no relationship with money.

[0:27:19]

**CC:** Well, I talked to a guy the other day and so I was speaking to his wife and then I somehow ended up talking to him because of some mutual acquaintances but the point is, they would

need some financial counselling and I'm not a financial consultant. They just knew that I can help them and I go, "How much money do you need to make every week to make your ends meet? How much do you need to make a week?" And Farnoosh, they had no idea.

[0:27:43]

**FT:** Wow.

[0:27:44]

**CC:** And I see this all the time, I bet you what? Eight out of 10 people that I sit down and have that talk with they have no idea.

[0:27:50]

**FT:** Hmm.

[0:27:51]

**CC:** And so they just know that money comes out, money comes in, my credit card debt goes higher and higher and higher and because easy access to credit, easy access to money coming in and out people just don't know where they're at.

[0:28:03]

**FT:** Wow. Well, let's do some So Money fill-in-the blanks shall we?

[0:28:07]

**CC:** Boom.

[0:28:08]

**FT:** All right, you're so much fun. If I won the lottery tomorrow, besides buying more chickens, the first thing I would do is \_\_\_\_.

[0:28:15]

**CC:** The same thing I'm doing right now.

[0:28:17]

**FT:** Really, you wouldn't change anything?

[0:28:18]

**CC:** Yeah. No, I wouldn't. I just love what I do and I wouldn't even give away Thrive15.com subscriptions because I know people don't value what they don't pay for. So I would do nothing different. I would just maybe say, I'll go buy myself a Tom Brady jersey.

[0:28:34]

**FT:** A Tom Brady jersey, you could maybe go to the Super Bowl.

[0:28:37]

**CC:** I would probably buy or what I would do or here is what I would do. I would find a way to resurrect Michael Jackson's soul and put it into a human body and go to that concert while sitting on the front row next to Tom Brady, that's what I would do.

[0:28:49]

**FT:** Well, I love Michael Jackson, rest in peace. He filmed, this is a little fun fact for everybody, so I live in Brooklyn and my subway stop is — maybe I shouldn't say this because who knows what will happen? But my subway stop is Hoyt-Schermerhorn Street in Brooklyn that happens to be the same subway where they filmed *Bad*.

[0:29:11]

**CC:** Oh really?

[0:29:12]

**FT:** Yeah, the video for *Bad*, which is why the first album I remember actually creating dance moves too.

[0:29:20]

**CC:** Yeah, this could be going right now.

[0:29:21]

**FT:** Yeah, totally. Okay, one thing I spend on that makes my life easier or better is \_\_\_\_\_.

[0:29:26]

**CC:** Executive assistants and quality people.

[0:29:30]

**FT:** You have more than one executive assistant?

[0:29:33]

**CC:** I have people, yes that help me do — just like this morning, this is an example of what not to do. I have this awesome man cave. I built it, I'm adding onto it and I want PowerPoint. I have a speaking event and I need PowerPoint. So mix master martial is going to have to come over to my casa tonight and help me with this because I can't figure out how to set up a PowerPoint.

I feel like in my mind is somewhat sound but I can't figure it out and the thing is, I am not good at those kinds of things but I'm really good at doing speaking events, I'm very good at raising capital. I am very good at a lot of things but PowerPoint, I can't get it to work Farnoosh. I need some help.

[0:30:10]

**FT:** Yeah, I'm terrible. I mean I need a lot of time to really master PowerPoint and I actually would enjoy it but I don't have the time.

[0:30:16]

**CC:** That's what I'm saying so I have to have people to help me do it. And so I would encourage anybody listening to this, we all heard the old 80-20 rule, 20-80 rule or whatever but the point is, identify down the list of all the things that you do well that only you can do that you do the best and then write down the list of all the stuff that you have to do that you're terrible at or you're not good at and just see if you could pay someone on your team to do it for you.

[0:30:35]

**FT:** Who's your role model these days? Do you have one?

[0:30:38]

**CC:** Dr. Robert Zellner, he's the CEO of Thrive15.com, our website and my wife started working with him as the front desk receptionist person in his optometry clinic and this dude's practice, he sees a 100 patients a day and the average optometrist sees 10 a day and then built the largest auction in the Midwest and then he started to bank. He was on the bank board and now, he has so much money he refuses to wear anything but in adult soccer jersey every day.

[0:31:07]

**FT:** Wow.

[0:31:07]

**CC:** So he's my hero and when I started Thrive15, I thought, "I want him to be the CEO," and I begged him. I literally begged him and he's now the CEO of Thrive15.com and he's just the best. It's like having — we brought in David Robinson, the basketball player onto the squad. I just got goosebumps and it's like that every time I see him. I have like a man crush, it's sort of a problem.

[0:31:30]

**FT:** That's a good problem. Okay, finish this for me, I'm Clay Clark, I'm So Money because \_\_\_\_\_.

[0:31:40]

**CC:** I'm Clay Clark and I'm So Money because I'm maniacally focused on detailed daily planning.

[0:31:47]

**FT:** I love it. Thanks for making my day. I love guests who kiss my ass, that's really nice.

[0:31:52]

**CC:** Oh, you're great.

[0:31:55]

**FT:** I really appreciate it. Thank you so much.

[0:31:57]

**CC:** Hey, thank you for letting me be on the program and in all sincerity, I was cyber stalking some of your stuff there and I really do love how you take some of these complex financial ideas and you're able to do it in that ridiculous, you know you only have a 180 seconds on those programs to say it and you do such a good job of laser focusing on there and speaking in the big headlines but then dialling down the detail. I just have a huge appreciation for hieratic scaling so good work.

[0:32:23]

**FT:** Thank you so much and really, wishing you continued success with your beautiful family and your thriving business, no pun intended, is that even a pun? That's more like a coincidental use of words.

[0:32:36]

**CC:** That's just awesome, hoo-ha from a word smith.

[0:32:37]

**FT:** This is awesome hoo-ha, okay. Clay thanks so much and happy New Year.

[0:32:42]

**CC:** Boom, you're a great American. Thank you for Farnoosh-ing.

[0:32:47]

**FT:** Bye-bye.

[0:32:47]

**CC:** See you.

[END]