

EPISODE 483

[INTRODUCTION]

[0:00:34.2]

FT: You're listening to So Money everyone. I'm your host Farnoosh Torabi. Guess what? Our guest today is Emme, a well-known super model. You've definitely seen her. People Magazine has named her twice as one of the 50 most beautiful people and Ladies Home Journal chose her as one of the most important women in America and one of the most fascinating women of the year.

She's not just fascinating because she's a model. What I love most about Emme is that she is an advocate for a positive body image and self-esteem. She wants men and women to know that beauty comes in all shapes and sizes, she's even created her own community, Emme Nation, check it out. It's not every day I get to sit down with a super model, so I had lots of questions for Emme including as a leading plus sized mode, what challenges did she face in the industry? And how far have we really come?

How did she go about creating her brand while working as a model? Gas it gotten easier this days with social media? And what financial lessons has she learned along the way as she has built out her business? Emme also has her own blog, Ask Emme, where she answers questions from readers, on everything, from fashion to modeling, to body image and she's got her own app so you can keep in touch with her and her community.

Here is Emme.

[INTERVIEW]

[0:01:53.3]

FT: Emme, welcome to So Money, how are you doing?

[0:01:56.2]

EMME: Thank you Farnoosh, I love being here today. I mean, I could always use great financial advice as well as sharing where we come from with finances, it's the key point in every person's life, this is a treat to have an expert like you to share some time with.

[0:02:15.1]

FT: Thank you. Well you've had some exemplary career, taking modeling, turning that into entrepreneurship, these days, come out with a clothing line, a book, you are unstoppable. Did you think that this was the life you would lead when you began modeling?

[0:02:31.8]

EMME: Well when I got into modeling, I had already had a career in TV reporting and communicating on a broad basis, I knew that that was not going to be my career because I would go home after a day at work, reporting on the news and it would stick with me, it stay with me and it would really wreck my sleep. Although I loved connecting with people, I knew that my future was in that, I moved back to New York and so one way brought everything back, sold everything, it really truly said okay, let me start this again.

When I fell into modeling, I was 26. I walked into modeling at age 26 so I had lived, I had gone to school, had relationships underneath my belt and I was a little, I was much older than a lot of girls that had started modeling. So when I saw the disparity between a woman that was six foot and size zero and myself at size 12, 14, close to six foot, getting 75% less than what they were getting paid, I said, "This is weird," and this might have been the biggest story I ever walked in to.

So when I was in the industry, I kept on looking at it as a business and realize that I loved communicating about what I was experiencing, not only just through my own experience but thorough what other women were going through when telling me. I found that wherever I traveled for a client, there would be a fashion show and there would always be Q&A, there would always be time for me to talk to the audience and more times than not Farnoosh, I was

not alone in what I was feeling about myself as a woman. Whether it was the diets, whether it was the lack of clothing, cool, sexy, fun, age appropriate, all that. I said, “Wow, there’s a huge gaping hole here. Why?” Being the reporter, “Why?”

When I started asking more and more questions, it became more desirable within news media to talk on the behalf of the woman’s issue relating to body. I became more and more a body image expert and I was aligned with the National Eating Disorders Association. Slowly but surely, I built myself and my team and I had agents that were incredible and it was really a very good team around me, into a brand. That’s when they came out with clothing and it just kind of evolved and got into TV shows.

And so, I didn’t really envision that when I first walked in that first modeling agency and said, “What the heck is full figured modeling?” Back in 1989. But when you saw the gaping hole and still today, I mean, there’s a rush to the market to do all things curvy. But if you don’t do it right or do the right fit or do it with the right heart, the customer, the client, her sees it, feels it energetically and you won’t be making money. So there’s nuances to this whole crazy life that I lead.

[0:05:40.6]

FT: But, just hearing your story, it sounds like you walked in to modeling with the mind of a storyteller. That gave birth to a lot of this awakening of issues that you are not the forefront of talking about, which is really exciting. It’s a lesson to keep your eyes and ears open.

[0:06:00.9]

EMME: Yes, keep your heart open. Keep your mind open and not prejudge what you see, listen and see if it touches you. If it makes, moves you in any way, I would never have thought when I was in high school that I would be a communicator to millions and millions of people around the world about these issues ever. I would never have thought that but I let my heart lead me in this direction.

[0:06:32.7]

FT: Now, tell us about some of the work that you have upcoming?

[0:06:38.6]

EMME: So it's been — I had a really wonderful sports line with the Kellwood Company back in the 90's 1996, 97, 98, we developed in 99 and launched it in 2000. I'm partnered with Bloomingdales and Lord and Taylor, we love them and Nordstrom and Dillard's and all them. We did a great job, we were way ahead of the curve and so the blossoming of the full figured woman feeling that she could invest in her wardrobe, feeling that she was worthy of this, which was so beyond my own idea because I was an athlete, I was born a size 12.

My family is like enormously tall, we all got athletic scholarships to college, we were very lucky, knock on wood. My parents were very, very happy but I came this way and I just kept it fit but I loved my curves and I tried all the diet things like all my other girlfriends, we all did that crazy stuff. But at the end of the day, I wound up with what just I had and I said well, "Okay, I don't like feeling not strong, I'm going to stay strong." When I couldn't find clothes and here I was at the top of my career, getting into the clothing, that's when I started doing all that and it was a very good run. I was with QVC.

Then my life happened and I took a break and was very glad that I took a break. I had a daughter and I was really there for her. Now that she is in private school, I had time and I said, "Why don't I come back and why don't I come back with clothing?" So I'm coming out with active ware that's going to be soft launching in the 2017 in the Spring, excited beyond anything. Ecommerce is coming up, to be able to do that, we're going to be aligning with department stores again and sportswear bags and shoes. Do you like shoes?

[0:08:41.1]

FT: What? If I'm having like a bloaty day, shoes will always make me happy. Shoes never not fit you, you'll always fit into your shoes.

[0:08:52.6]

EMME: Oh yeah. When you put those babies on, you just kind of just feel like queen diva. I don't know, I just kind of love shoes so much and here, I'm already almost six feet, right? Then I wear a three inch heels and I think, "Oh those are so low now." Because in modeling you wear five inch heels or four inch heels. There's nothing like walking out and you have a great dress line and you have great perfume on, your hair feels so nice because you just blew it out and you have some makeup on and you walk out and you're just feeling, "I've got it slamming, going on." When you look at your shoes and they feel good on your foot, there's nothing like that.

[0:09:34.2]

FT: They feel good and look good?

[0:09:36.0]

EMME: Yeah.

[0:09:36.3]

FT: Where can I get those shoes?

[0:09:38.0]

EMME: Well I'm working on it. We have a good team that we're talking to right now that's really excited about some technology we'll be doing and that has to happen because when we hurt our feet, you know, you don't look like you're anything above a size 12. I think you're much lower than that, but even you have feet that hurt at the end of the day when you wear awesome shoes, right?

[0:10:03.0]

FT: Sure.

[0:10:04.6]

EMME: Everyone, I don't care. We're working on some cool stuff with that. The book that I'm working on with the *Chicken Soup for the Soul* series, it's going to be coming out in January 2017 as a *Curvy and Confident: 101 stories of loving yourself and your body* and the stories that we've been getting, it's going to be very, very hard to decide which ones to pick for the book. We've taken away the names so I don't get influenced if it's friends or people that I know. They get assigned a number, so thank god for that because it's been very interesting.

[0:10:47.8]

FT: Do you feel that the industry has made advances as far as accepting women that are plus sized, curvy, the modeling industry at least? Do you feel like people, like you had mentioned earlier, there's a lot of money to be made so there's a lot of disingenuous people rushing to this industry to turn a profit. But just at the root of it, do you feel like we're more at peace with like seeing women of all sizes on magazine covers and even when I look at Vogue, right? They'll have a celebrity on there that's not a size two.

It's funny, the picture is like usually her wearing a big coat and a close up. So all you see is like her face and her shoulders. There's not full body shots for women that are full figured on these magazine covers and I just wonder, why?

[0:11:35.7]

EMME: Farnoosh, you're asking me the question, but I want to ask you too, a question. When you see diversity of body shape, does that give you a sigh of relief as a woman?

[0:11:47.4]

FT: Yes.

[0:11:48.6]

EMME: Okay. That's the point that we talk a lot of times in meetings when I talk to TV production or I talk to advertisers and a lot of times when you're talking to the people that make the decisions as to which imagery does get reflected in magazines and you talk in a business manner to them with the statistics of a hundred million women are above a sizes 12. When you take a look at that I and the impact in our society that if you are not tapping into this demographic and speaking to them in a compassionate and quite useful way, quite frankly, in what you're offering her, it's like shame on us.

That is the biggest bone of contention that A, when you seek advertisers like Lane Bryant for example. I'm going to give a client or a business like Lane Bryant, a retailer. They have put millions of dollars in the right direction for empowerment and yes they get positive feedback and yes they get negative feedback. They're doing something with shaking up the psyche of the American people and also the advertisers to say, "This is the woman that's out there, how can you ignore her? She needs clothes. She deserves to be heard. Why are you shutting her out?"

It's going to really, if you had all — this is the greatest impact. If you had all full figured women who really support the shoe industry, the baggage street, the accessories industry and a business standpoint, and you said to them, this has happened. You say to them, "Stop shopping for a day in those venues for those products." It would cause an enormous alarm and if you said, "Don't shop for two days, don't stop for a week and let's see what change can really happen." So there is a case that happened with Target, three bloggers, one blogger in particular just said, "Full figured ladies, don't go to Target. We are sick and tired of not getting clothing that we want."

Guess what? they changed their mind, they brought the bloggers in, those guys have a line over at Target. It's time and the best feel for communication. Sometimes it's a little rough around the edges and it's not organized and sometimes I wish they could be a little bit more organized, but it is what it is. The internet and social media and those vehicles of communication are really setting a new standard and for those companies that are looking to get in and to do it right, the sky is the limit. And yes Farnoosh, to answer your question, yes, we have come a very long way from the time that I walked into a modeling agency store and saw Susan George in 1989. Huge leaps.

I was the only one in the 90's getting people, I mean, there was a few other models that were getting some hits but it was all about the things that I was doing. Today, there's at least five models. Thank god for Ashly Graham, she's rocking the caz bar. But there's five or six models that are really doing incredible work. Julie Hansen, there's a whole list of girls that are out there working hard. Could there be more work? Could there be more money? You better believe it.

It's not parody yet from the girls who are straight size to the girls who are full figured. In time, I see it happening where the paychecks will be pretty darn similar, the deals will be exclusive instead of non-exclusive, the top girls should have exclusive contracts. Beauty contract should be, without a question, diverse in ethnicity as well as with shapes so it can really reflect who you are as a nation, as women.

[0:15:51.4]

FT: Love it. What's your favorite part about being an entrepreneur?

[0:15:56.6]

EMME: That after so many times of failure, when you have a hit, it's a good hit.

[0:16:02.4]

FT: And you've had failure?

[0:16:04.9]

EMME: Oh yeah. I just spoke to Facebook live today, I have 10 minutes in the morning, *Monday Motivation and Mindfulness*. I spoke to the fact that you know, if you want to play it safe and stay in your house and not take a chance on something that you feel in your heart that's motivating you, get up and do something different. You haven't really lived at the end of your life, you don't want to look back and say, "Boy, that was safe." You want to say, "Wow, I got a few nicks and bruises. A couple of broken bones. But I did survive."

I said, just a few, I am absolutely one to not do it well abandoned without any kind of good judgement. You do your very best and even when you do your very best, there's a high rate of failure. This country is built on people trying. Those who keep on trying are the ones that really make a success stories. I believe in women. I believe that this industry is not a trend and I'm very honored to be involved in it, to encourage others to keep going in it, and it's with togetherness that we can really make a long lasting impact.

[0:17:30.5]

FT: What would you say is your financial philosophy Emme, if you had one that encompasses the way that you think and feel and act with your money?

[0:17:41.3]

EMME: Well, being an entrepreneur, you do a lot of the things with the slimmest of slim budgets, if not any. When you can find a group of likeminded individuals and you can partner together with them and when you actually do get a hit, it's really quite lovely to be able to share that profit and to do that. My financial philosophy is sometimes questionable. When I make good money, I do put away.

I like to tithe when possible and to be able to put that tithe right in to savings and let that just compound. When you're lucky, that has to be the first thing that you do because at the end of the day, you have everyone else to pay that's helped you pave the way. I like to travel, I like to do a lot of — I like going to spas, I like having a good life and I like being able to give my daughter a wonderful life and if I don't put savings away first for me, it's not being selfish, it's being prudent.

[0:18:52.8]

FT: Do you think that women, did you experience this yourself, are hesitant to really ask for what they're worth? It's true. I mean it's document. We don't ask for raises as often as men do, but did you ever have a personal experience with that?

[0:19:08.8]

EMME: yes, I think that there was a great problem, I'm encouraged. I was just talking to a friend of mine who in the last 20 years did not ask for a raise because her boss was so thankful for the kind of work that she's done that anytime that she would ask for off or if she needed to work at home, he always said yes and he actually came to her and said, "I feel embarrassed. I need to tell you, I'm giving you a really good raise because all the other guys that you have the amount of work that you do, have asked for raises and it's like, just normal. But you, is it because you're a woman that you haven't asked?"

And she goes, "Listen, what you gave me was worth more than the money that you could actually give me." He goes, "Well I'm going to just tell you, I'm not taking that anymore. Here's your raise," and it was like enormous. So she was able to put away money, she was like so flabbergasted that her boss came to her.

[0:20:06.8]

FT: Wow, what a nice boss.

[0:20:08.6]

EMME: He should win an award, he should actually do a blog posting so he can encourage all the other bosses that, "Oh, she hasn't asked for another raise? I'll give that other guy." So when I discussed earlier in our chat that there is a disparity within the modeling industry but when I started shifting from modeling and going and my rate started getting higher and I was not able to do all the jobs that was in front of me. Those jobs that I was able to do were paying me higher because of necessity and my value went up within the industry.

And then when I crossed over into entertainment and was working with the William Morris Agency and their contacts within the entertainment world, that was a leap into a coterie and a kind of light that was cast that there was no question. Brian Duben was an incredible agent for me and his relationships understood that he only worked with the best. The light that you shine on yourself and the way that you hold yourself in the industry and you don't do subpar work, you

encourage people to get to raise their bar, you could do that but you might not be headlining that situation.

For me personally, and especially if you take a step away from the industry, you have to not hold your hat on what you had. You have to build up again and get back to on the horse. So there's an up and down to what you're worth to others is to what they're going to pay you, but as long as you remain consistent, you get — it evens out over your career.

[0:21:57.4]

FT: Right, and you might get rejected? I mean that's a thing, people are so afraid of the rejection. But what happens even after the rejection is relief because you're like, "I did that and no one bit my head off."

[0:22:07.7]

EMME: Yeah.

[0:22:08.4]

FT: "I'm still here."

[0:22:10.2]

EMME: Absolutely. I mean, you've got to surround yourself with really good people that if you are getting rejected because you're asking for a raise, you have to — there's a reason for that negativity around that because it's going to have to shake you. You're going to continually get rejected until you start seeing your own self-worth. When you see your self-worth that you can actually start, while you have a job, start looking for another one and when you get a really good job offer, you go back to the job that you have, figure it out if you want to stay there or not, let them have the opportunity to pay you more then you have a decision to make, "Do you want to stay or do you want to go?"

You don't look for the job when you don't have a job. Look for a job when you're in something that isn't really doing the best, it's always about who you keep company with. So currently, if I didn't have the great team around me, and it's many people now, looking out for different opportunities and also seeing my value in seeing the rebuild of what I'm doing. I could not be doing what I'm doing, I could not continue. I would have to try something else but it's because of the support and being consistent in what I do that we keep on reaping the benefits.

[0:23:28.8]

FT: The company you keep is so important.

[0:23:32.0]

EMME: Isn't it? It is.

[0:23:31.9]

FT: It's everything.

[0:23:32.7]

EMME: It is everything. When people say it's an overnight success. You know, you and five other people that have been sitting there going... your manager, your agents, your team, the people who you hang with, your family, they sit there and go, "Okay, that will take about how many years?" But you'd gracefully say, "Oh, this is all good, this is all great." It's really the company and at the end of the day, life is short. Who you hang with, and this is like a lesson in middle school right? You have one child or two?

[0:24:10.9]

FT: I have one.

[0:24:12.1]

EMME: One, how old is he?

[0:24:13.7]

FT: He just turned two so he's very little. Also, in some ways growing up way too fast.

[0:24:21.8]

EMME: Well, it's what you're giving to him by doing some of the shift that you did that I read in the book and in your blog that is giving him the emotional nutrients to have greater speech communication and safety and feeling confident and he's going to be yes, he's probably going to be much further along at age eight and nine than you were. This is what I'm looking at my daughter, I'm like, "Whoa." You hope they surpass you in development with what you give them.

[0:24:55.3]

FT: Right, right. I mean, you have a daughter and how old is she?

[0:25:01.4]

EMME: She's 14, going to be 15.

[0:25:03.4]

FT: Okay, young girls terrify me. Because they're so smart, they're so ahead of things. I just feel like I could never...

[0:25:14.8]

EMME: Oh come on.

[0:25:15.3]

FT: I could never.

[0:25:17.3]

EMME: Stop. You so could.

[0:25:19.2]

FT: It's important to raise — I think as strong women, it's important for us to have daughters if we choose to be parents. Like what a gift, what a great magical thing but I feel like it's a little harder to raise young women than young men. I don't know? That's just, maybe that's just me.

[0:25:36.3]

EMME: Yeah, I don't know why either. My perspective is with the girl and your perspective is with a boy. I think it's really a challenge with social media.

[0:25:47.6]

FT: I think the biggest challenge or the most, like the least obvious challenge is raising young men to really respect women in a way where they see them as leaders and thought leaders and, you know, strong women that they need to respect and idolize. I think that there's this bro culture that is very easy to fall into and even if you have like the nicest parents, if you go and join their fraternity or a camp or anything that's like a very isolated, I don't know, I'm going on a tangent here. But I do think that there is a situation with young men where they're not respecting young women and that culture needs to change, and I think it starts from home.

[0:26:31.9]

EMME: You are absolutely right, you are absolutely right.

[SPONSOR BREAK]

[0:26:37.6]

FT: Need a website? Why not do it yourself with Wix.com? No matter what business you're in, Wix.com has something for you. Used by more than 84 million people worldwide, Wix.com makes it easy to get your website live today. You need to get the word out about your business, it all starts with a stunning website.

With hundreds of designer made customizable templates to choose from, the drag and drop editor, there's no coding needed. You don't need to be a programmer or designer to create something beautiful. You can do it yourself with Wix.com. Wix.com empowers business owners to create their own professional websites every day.

When you're running your own business, you're bound to be busy, too busy. Too busy worrying about your budget, too busy scheduling appointments, too busy to build a website for your business and because you're too busy, it has to be easy and that's where Wix.com comes in. With Wix.com, it's easy and free. Go to Wix.com to create your own website today. The result is stunning!

[INTERVIEW CONTINUED]

[0:27:39.6]

FT: I can't put my finger on it but you know, that's something that I'm becoming very conscious of.

[0:27:45.0]

EMME: From the house, from the home and from the home and from the south, all things roll. It is, it just is and you're doing a great job with bringing a young man that has this principles and gets rewarded from his parent structure for being a supportive and strong and leader himself and also feels there's room in his heart and room in his psyche to have female leaders right next to him. Yeah, I think that's brilliant.

[0:28:18.5]

FT: Well thank you.

[0:28:19.7]

EMME: It's important.

[0:28:21.6]

FT: I know. Well Emme, what would you say was your So Money moment? Throughout your career as you've been accomplishing so much, what would you say was your proudest financial achievement?

[0:28:39.7]

EMME: It was when all bells, all whistles were firing and I had the book deal of my life with my first book. I had an incredible agent that just really gave me — I really was blown away at my advance and he took the standpoint and he goes, "You're the first. You are the first." And that I felt was really important to make a standpoint, to really put your stake in the ground and that was pretty much when I was leaping from the sole modeling and getting in to entertainment and landed Revlon and the TV show and then the clothing line. It was a boom, ba-boom, ba-boom.

I was like, "Wow, this is an interesting vehicle, money." It's also something that can run right through your fingers if you're not aware of what your goals are. It can really work for you if you are aware of how money can work for you and if you're blind to this and you always see entertainment people coming in to millions and millions of dollars and then the next year they have nothing. Because things, all of a sudden you buy a thing and it depreciates in value and you try and sell it, it doesn't give you back what you have.

So if you just learn about compounding your interest and your investment, that's really important and that was a very big moment for me back in 1996. It kind of showed me financially what I

was able to garner and more, and it was good. It was good timing to have that early on and you know, it's exciting to see. It's a cycle, you go up, you go down. You can never, I mean you tell me. I have not met anybody that's had one line across a graph and go from year after year at the same exact level. You will have a dip and you draw the line between the ups and the downs and you have to have a strategy. If you don't have a strategy, that's when you lose everything.

[0:31:12.9]

FT: "You're only as good as your last ____." Fill in the blank; book, blog post, clothing line. I think that you always, the challenge and the opportunity for entrepreneurs, especially people who are creatives, it's about what's your next creation? What is your next output that's going to get people to — I mean, people are busy, life moves on, life goes on and you may have the really important message but you have to continue to fuel that fire and get people to care.

So that's something that I not only try to practice but teach as well, is you have to always be thinking about next. And it's not to say that you can't appreciate everything that you have now. You know, live in the present, appreciate the moments but it will behoove you to really start planning for their next big win. It might be a big loss but you will learn so much in the process of executing that.

[0:32:09.8]

EMME: Learn, that's all you can and once again, I'm going to say, who you hang with in business, who you hang with in the relationships you have with the money, with money coming in and agreements that you have. Make those partnerships and those alliances, ones that have real truth to them with the word, with the payment, with all that. So that there's a flow and not just on the illusion. Just like when you're getting together with another person to form a life with, you go through certain aspects of dating that you want to see, "Am I projecting an image or an illusion on this person?"

That's all together fair, but if you get down to the nitty gritty and go, "Gosh, this person aligns with me on my faith or concepts of life or you know, values or how we want to have children," then that really makes sense. But a lot of people in business, I think, go into a contract or go into

a relationship and not everything is really ironed out, communicated fully and just like, “Oh I thought you meant ____.” Even a contract, the words are there but you can take phrases and feel one way and the other group will feel another way.

So it's really important to find people that you're engaged with business that you can communicate freely and be able to be on the same page. If that's there, then you've got a good thing going. But if it's not, that's why things fail and that's why you're there to learn and to pull yourself back up and then say, “Okay, I'm not going to do that again.” Hopefully you can do that. If you keep going, keep going not judging yourself on the failure. More people fail who are successful, is that what you find?

[0:34:01.0]

FT: Of course, you think that Serena Williams goes out there and wins every ball she hits? No. She has to probably have like a hundred failed balls every day when she's practicing. It's true in sports, it's true in all realms of life. I think you have to practice, like they say, if you're going in for surgery, you don't want like the best doctor. You want the best doctor, you want the best by definition is the doctor that has done the surgery the most.

[0:34:31.8]

EMME: Yes.

[0:34:31.9]

FT: You know? Maybe sometimes it's not successful but he has the most experience with it. You want the most experienced person, not the most successful person necessarily. If the most experienced person is the most successful person, great.

[0:34:48.3]

EMME: No, that's so true. I wanted to ask you a question and I love that you wrote a book about this. I have it on my Kindle and I'm really excited to read more, but it was so interesting for me to see, is it How to handle women who make more?

[0:35:09.9]

FT: *When She Makes More*, yes.

[0:35:10.1]

EMME: *When She Makes More*. Can you tell me what motivated you to write that book? Just tell me that, because it's really hard as a woman when the curve comes back to you and you are making more, how do you handle the ego of the male or the person... I know that sounds ridiculous but...

[0:35:35.3]

FT: It's not ridiculous, it's why I partly I wanted to write the book because I thought that it was — I was perplexed. On the one hand my parents raised me to be this really independent woman, my father in fact was the one who was like, "You need to negotiate for a raise," and they always said, "Put your career first," and I did, I felt like I was playing by all the right rules and then I became guess what? Successful.

I was making money and I had a home and I had, you know, I was independently successful and then I got into a relationship, a great relationship for love. I mean, that's like the ultimate, right? That you don't have to worry about economics, you can actually marry somebody for love because as a woman you're just feeling like, "I got this."

Then I got it and I got in a relationship and I felt that we were very different from the norm and even though, between my husband and I, it was very innocuous. Like who cares who makes more? He's very confident in his masculinity and I'm confident in my femininity like we're good. It was society and it was also family. My mom and dad, mostly my mom because she's a little bit

more traditional in her thinking like never expected for me to be the breadwinner, I almost felt like that was a handicap.

[0:36:56.5]

EMME: They tricked you.

[0:36:58.0]

FT: They tricked me, yeah, they're like, "Wait, wait, wait, you can be successful but just not the most successful relationship financially." It's like, "Wait, you can't," — I felt very unprepared when I ride to my marriage as someone who was the breadwinner. One, because I felt that I was maybe doing something wrong or it was a taboo and then also yeah, I'll admit, at times I felt stress, I felt like this isn't what I really thought that marriage was going to be like.

And in my husband's case, because again, we are very honest with each other, we're very open about our emotions, he was like you know, sometimes I feel awkward mentioning things that I'd like to do and places I'd like to go and vacations because I know that you're paying a lot of the bills. So he felt that he was losing his voice in the marriage. So I thought, "If I'm struggling with this and I feel very confident when it comes to money. Clearly I talk about it, I read about it, it's my jam."

[0:37:54.4]

EMME: It's your thing, it's your gift.

[0:37:56.0]

FT: It's my thing. "I have insecurities, where does that leave everybody else?" I started to look outside my own ecosystem of my mom and myself and my family and I thought, I started looking at the research and talking to other women.

[0:38:12.0]

EMME: Crazy, right?

[0:38:13.9]

FT: Oh my gosh, I was like, “I have landed on this island of *When She Makes More*.” These women and they have all these issues and concerns and some were doing — but the goal of the book was not to say, “Oh, we’re doomed.” It’s actually to say, “This is an advantage in your relationship. Here’s how to master it, here’s how to thrive in your marriage.”

[0:38:34.0]

EMME: I need to read your book, I swear to you, I’m telling you this. Are you able to now, with your hubby, have a different kind of communication of his wants and desires and it doesn’t rub you wrong? Or it doesn’t make him feel strange? How does that work between you guys?

[0:38:54.3]

FT: Well we made a very conscious decision to make sure that within our financial life that he was responsible for some things, I was responsible for other things and I think after you’re with someone for a while, there’s a trust that gets built up and I think we were newly married and maybe he thought that he was going to disappoint me or seem like he was taking advantage of the situation by suggesting things that were expensive or splurgy. But we know each other now enough and we have our priorities, you know?

I think that’s where every marriage — listen, couples come to a marriage with different backgrounds, financial backgrounds, different philosophies, one’s a spender, one’s a saver. That’s really not the issue. The issue is, do you have common goals? Do you agree on, like we talked earlier about values, what are your financial values? What are your hierarchy of needs and if you can agree on that then I think a lot of other things can fall into place.

Also, it helps to have your own bank account, I think that a lot of arguments come up because everything’s in one bank account and it just gets hairy.

[0:40:05.4]

EMME: I tell newlyweds and go, beforehand if I'm privileged to know them prior, I go, "Get your own bank account." And you figure out that I always bring up tithing not to tie it to any religious thing but it's just a concept of put that into a savings that you guys have, that's something you both can look at, whatever it is, whatever income you get, put something away, both of you and then have your own bank accounts, figure out what each other needs. But have them so that you're not always going to, "Hey dad, can I please have \$20 bucks and can I have a thousand dollars for this?"

If you're an independent woman, you're working and you're an independent guy and you're working, there should be trust, as you're speaking about, that you would take care of what you need to take care of without sinking the ship. How about the power between women and men if a woman makes more, isn't there an energetic thing? Do you talk about that in the book?

[0:41:07.8]

FT: Yeah, I mean, the thing is, I think we sometimes forget where we are in life, we're in a relationship and money equaling power is true in the realm of business and I think we take that home too often. We take that energy and that mindset to our relationships and that's where things go wrong and I think that we need to learn how to turn that off and turn the new switch on when we're in a relationship. That your husband or your spouse is not your intern, he is not your business partner.

So often I hear women say, "Well, if he gets to do this, or if he can't cut it, if he can't appreciate me, well then he can just go to the curb." I'm like, "It's not that simple, you know? I mean, you are in a relationship so I would hope that you would at least hear each other out and want to get vulnerable."

[0:41:58.0]

EMME: Don't value money that way. Don't value it that you can just discard people because you can take care of yourself.

[0:42:07.0]

FT: There's so much, and the book talks a lot about sort of the going back to caveman era. Biologically, we are hard wired to see money as this source of power and that we haven't advanced that much since caveman era. The fact is, Pew Research did a study not too long ago and found that two thirds of Americans still think that it is a man's responsibility to be the main provider in the family and few Americans have that expectation of women.

So still, we have this stereotypical ideas and ideals about marriage and gender expectations around money and marriage and I think once we can rise above that, things will get better and I am more hopeful about this new generation. I think they're being raised in same sex households, mom makes more, dad doesn't work and they're able to see the spectrum of what's possible and hopefully they won't enter their relationships with this very constricted framework.

[0:43:19.9]

EMME: I agree. It's a different day, it really is. I think it's an older philosophy to think the man should be responsible for all. I think also, what we grew up with, with the princess and the prince and the fairytale relationship — hold on, excuse me. The whole, I guess it's not brain washing but it's what we were exposed to as little children in our entertainment that someone's going to come and sweep us away and take care of us.

I got to tell you that that's just not reality. It really has never been but, you know, I think we, as young girls in my generation and maybe one generation before me and obviously prior to my being around, women were definitely reliant on men to provide all. So it's an interesting day, it is.

[0:44:25.9]

FT: Yeah, and it's only going to become more of a conversation. You wouldn't believe, Emme, the disparity and the reactions I would get from like just the editors that I was shopping this book

around to. I'd get editors who are like, "Oh my god, thank you, yes, this book finally has arrived." Then there would be some other female editors that would say, "I think you're kind of naive to think to think that in 2015..." or whatever it was, it was 2014 at the time, "...this day and age that women and men can't get along just because of the fact that she makes more."

I was like, "I'd love to get to where you are and so would so many millions of other relationships, but we're not there yet. I'm sorry to say and don't kill the messenger. I experienced it in my own relationship but the studies also prove that you're wrong, that we still have a lot of work to do." Now, that said, there are a lot of couples that are doing well and we take lessons from them in the book but it's not the norm.

[0:45:25.9]

EMME: Yeah. More women definitely that have come on to my radar and have over, when you have a group of girls getting together and we're having cocktails and a couple come in from another set of friends and we start hearing about the imbalance of power between two people when the woman does pull in and they're struggling. There's a lot of women that are struggling. I'm looking forward to reading your book.

[0:45:53.3]

FT: Oh thank you, it's on its way.

[0:45:55.7]

EMME: Thank you.

[0:45:57.0]

FT: Emme, thank you so much and wishing you all the best with so many new projects in the cooker.

[0:46:02.3]

EMME: Yeah, thank you so much. The life of an entrepreneur.

[END]