

**EPISODE 504**

[INTRODUCTION]

[00:00:35.4]

**FT:** Welcome to So Money everyone. I'm your host, Farnoosh Torabi. Busting out my French on today's episode. You know, this week I'm releasing two interviews with two extraordinary self-made female online entrepreneurs, both happen to be students of Ramit Sethi's Zero to Launch course, which by the way, I'm working my way through as we speak and it's phenomenal. Hopefully it's going to get me to where I want to be in the next few months launching my course.

I had the opportunity to stop by Ramit's epic Forefront Event earlier this fall. It's an event where he invited some 500 of his disciples and fans from all over the world to join him in New York for a weekend of connecting, events, adventure. And by the way, I had Ramit on the podcast earlier back when I was first launching, in fact episode 85. Check out that interview; very cool. I've also had his sister on the show, his mom, it's a very exceptional family.

My first one-on-one from the forefront event, you're going to hear her today is Géraldine Lepère and she is the CEO of Comme une Française, an online program that teaches you all about the finer points of conversation, social graces and repartee in French. Now, why do I want her on the show? I'm a self-described Francophile, okay? And I selfishly wanted to meet her, first of all, I wanted her to rate my French, and I wanted to discover how through language, we can actually connect more authentically with French people. Because I've had the experience, right?

Go to Paris, I'm checking into my hotel, it's my honeymoon. I'm practicing how I'm going to greet the check in at the hotel all the way from the airport to the hotel. I'm such a nerd. I'm like, "Am I going to say salute? Am I going to say bonjour? Like what am I going to say? How do you say I want one bed instead of two beds?" and I'm going through all my high school French, or I should say college French. And I get there and I busted out my French and the woman just stares at me and responds in English.

Yeah, I've been there. I've been there people. So how do we sound French to the French? And Géraldine has some ways that we can do this. So if you are interested, keep listening. If you're not interested in that, keep listening anyways because you're going to hear how she built her success through trial and error and how she thinks about money per her French upbringing and the one item in her budget for which she spares no expense.

Here is Géraldine Lepère.

[INTERVIEW]

[00:03:11.4]

**FT:** Géraldine Lepère, welcome to So Money.

[00:03:15.4]

**GL:** Hi Farnoosh, thank you so much for having me on So Money. I'm very honored, and hello to all the audience listening.

[00:03:21.3]

**FT:** Geraldine, I think I'm a closeted Francophile, maybe not so closeted. If you're my friend, you probably know that Farnoosh loves a good French wine, she loves France. My friends even joke that I would have given my kids French names even though I've no relationship to France, although I studied there when I was in college. You have developed a very unique and specific business catering to people like me who want to become, not just Francophiles, but really educated and cultured people with regards to France and the French culture. How did you come up with the idea?

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**GL:** Well yes, my company is called Comme une Francaise. It means "Like a French Woman" in French, and I'm not sure you're a closet in Francophile, I think you are really one because you

told me that you lived in France for more than four months, which is huge, and we talked before a bit in French and your French is pretty good.

I came with the idea because my mom is Mexican so I've always been bicultural and I went on holidays in Mexico. So I knew what it was to be the foreigner, after that I lived in the UK for two years where I worked and I wanted to start my own business and in the UK, I was asking questions all the time, "Why do you do this? Why do you say that? Can you explain this joke?" And when I came back to France, I started teaching at the Red Cross to refugees and they had all these questions that I could answer myself.

So I started thinking that I like teaching, I love my culture, and I love to make my students discover my culture. So I could teach French, French culture and exactly as you said, what I do is I help Americans, well, Anglophones who love France and the French culture speak everyday French like I actually do. So right now, we are working on a new course called Bon Voyage, it's essential French for travelling in France. This is for you next time you're there with your husband to be able to talk to the boulanger when you buy your baguette and to have more than just one way interactions, really be there and enjoy France like locals do.

[00:05:27.6]

**FT:** You know it's so true, there's the French that you learn in school and the Rosetta Stone and other online tutoring courses, but there's nothing like being embedded in Paris or in France and learning the colloquial way of speaking. Give us some examples.

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**GL:** Yeah, absolutely. When you learn this colloquial French that we use every day, people will start answering back in French, which is a huge difference for tourists because they want to test their "bonjour, je voudrais un croissant s'il vous plait?" Which means, "I would like a croissant please?"

[00:06:03.6]

**FT:** I knew that.

[00:06:04.4]

**GL:** Good, so you're ready for travelling in France. And then the people in front would nicely try to help them so they would answer in English and there they would be so frustrated and sad because they want to interact in French. So what I say is just use a few words. For example, if you're listening out there is interested in French, instead of saying, "Je voudrais un croissant," you can say, "Je vais vous prendre un croissant," which is a different grammar structure, but it is how we actually say it. So it will make a huge difference.

One of my students is an American 60 years old and he said he has a house in France where he goes every year and he used this phrase once at the market with the guy he's known for a year because they had this very formal interaction and this guy at the market, he opened his eyes very big and he started answering back in French for the first time, and these students email me with praises that it just changed everything for him. So if you speak the language of the people you visit, it changes everything.

[00:07:14.2]

**FT:** So that is the test. If they respond to you in French, if the French respond to you in French, you've done a good job?

[00:07:20.5]

**GL:** Absolutely, because they will know that you have the keywords and you have the interest in their country to go beyond the formal textbook French that you learn in high school or just learned on an app to really show your passion about the country. Just as if I was going to the US, I would try to learn a bit more about your culture and your keywords to interact more than a very commercial and dry way.

[00:07:49.5]

**FT:** So there is a stereotype that the French are rude, that the French are impatient, they don't like Americans. What's the truth?

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**GL:** The truth is it's culture differences, just like with other countries. I know that fortunately lots of people are looking forward to their time in France as something great and they want to see fairytales there. They want to get married and do things like that and then when they meet the real people, they will be disappointed. But it is not because people are disappointing. It's because it's culture differences and the way we meet for the first time.

The way we meet for the second time, the third and the fourth and the tenth, we build relationship together and I have a full course about this topic that was very successful on how to build a relationship with a French person. We're not as extroverted as the Americans are, it's just different. It doesn't mean that we're cold, it's just that you have to learn the codes to crack a French person's heart.

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**FT:** Tell us about your courses. What are the different types that you provide, and how can people tap into your expertise, and what does it cost? I'm sure some people are listening and thinking, "I want to team up with Géraldine," but what's the commitment?

[00:09:05.8]

**GL:** First I would like to say that what I like to do is to prove myself to you. I don't just want to take your money. So I have a channel called "Comme une Française" on YouTube that has over three million views, very popular. Lots of people like to watch them and so it helps me prove to you that you can learn from me and I have a special start because everything is very personal. I'm the CEO, I'm the main teachers, I do everything myself.

So if we say in French, "Le courant passe," which means electricity comes out between us and you like my style and you learn something from me. Whether you like to spend time in Paris for

a month or you're just visiting for five days and you like it, we can go beyond this very easy way to learn, because YouTube is very, very short and you don't have much attention from the students for very long.

So after that, if you like it, I highly recommend you subscribe to my newsletter. It's free, you can unsubscribe anytime and there, we have a very, very close relationship together and I email you free stuff, private offers, and I advertise my courses mostly only by email. And then I have three courses right now. It's about French vocabulary and pronunciation. I have another one that is more about conversation. So how you and I, if we've never met before, we're going to interact and the next time we meet, what we're going to say; how to talk about your children, how to talk about your passion, how to ask questions, how to confer to neighbor.

These kind of very human things that's never in textbooks, and it's not about only the words. It's about as a culture, how to help someone, how to react to good news and after that, as I was saying before, I have a course called Subtle French for Fitting In, which is much more advanced in terms of deep culture and students love it. They say it's the only one on this topic on the internet. Because it's about how French people feel the friendship for life. So if you want to live there or if you're a very, very dedicated Francophile, I really recommend that because we go beyond everything you've ever learned and it's a huge course.

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**FT:** I was going to say, "who are your clients?" But you just said that; it's someone who is planning to live there or just a dedicate Francophile, maybe you're dating somebody who is French. Tell us a little bit about you Géraldine? I got a little snippet in the beginning about how you were in the UK and then you came back and you were — was it volunteering? How did you make the leap to entrepreneurship? That must have been a big decision and a moment for you.

[00:11:49.8]

**GL:** Absolutely. So I've got an engineering degree, which is something that very few people know about and I was all the students club and elected and all of this and I loved that. I love to prove myself and to work hard and when I went to the UK, I was reading lots of blogs. I was

following Ramit Sethi's blog, I've got his book, I was following Tim Ferriss from almost the beginning like when the *4-Hour Work Week* came out.

So I was following everything that was going on in the US and I wanted to do that. I was 27, my partner was back in France, I wasn't taking any risk. So I thought, "I am going to start my own business," and where I live, I live in the French Alps which is close to Switzerland. It's a very, very nice area and we have the second biggest expat community in France after Paris. So everybody speaks English. Lots of Americans, lots of South Americans, many, many cultures there.

So I started asking around, "What do you think if I was doing *Comme une Francaise* which was teaching Americans and foreigners about my culture for everyday life?" And they said, "Please do this. I need it." Or, "I would have loved to have it. I got my first — I remember that very well — my first public transport ticket when I arrived in France, I had never taken a bus before." So it's all about everyday life like "I am very afraid when my daughter gets her homework in French because I don't know how to do it. How do French people do homework? Should I help her, should I not help her?" So it's all about helping humans around me.

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**FT:** You know, one of the books that I read when I was preparing for becoming a mom, *Bringing Up Bebe*. Heard of it?

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**GL:** Absolutely. It's a very good book and I did a review I think for Ramonte on this book. It's an excellent book not only if you have children or if you are a Francophile, in terms of general thinking about parenting, it's very interesting. And if you are a Francophile, it gives so much about the French culture and if you're a parent, it tells you so much about how humans actually react in real life when they have children, they panic. So I highly recommend these book as well.

[00:14:07.1]

**FT:** Yeah and one of the big takeaways from that book for me was when they're a little bit older, one of the rituals that French children have when they come home from school is they bake. I didn't know this, is this for real? So what it teaches kids is some math is because they are measuring and obviously they become skilled in the kitchen but also delaying gratification because when they bake their cookies or their brownies or their cupcakes, they're not allowed to eat it right away.

They have to save it for dinner and they can only have one. I mean to tell a four year old that, "Congratulations for baking this pie, but you have to now wait three hours to take a bite." That's a big life lesson but something that you don't think could actually be a teachable moment.

[00:14:50.8]

**GL:** French food is very important in the French culture, as you know. Not only because it's good but because for us, food is a social moment. When you go to the restaurant, you don't buy food, you buy times with your friend. So for baking, absolutely. Every child did the gâteau yaourt, which is a cake that you make with a yogurt and other ingredients as well but it's very easy to measure because you use this yogurt box to measure everything.

So it's two of this, three of this, three of that and I remember very well baking this cake, as you said, after school with my grandma. So absolutely, and it helps to appreciate good food, appreciate sharing it with others and as you said very well, delaying gratification and also sharing this food with others at the end of the meal.

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**FT:** So, take us back to your childhood. You brought up your grandmother and baking with her. This show is about money and I think that's so much of how we relate to money and manage money stems from our exposure to money as a child.

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**GL:** Yes, so to come back to my grandmother, so I have a grandmother who is French and a grandmother who is Mexican and when I was a child, my grandmother was very, very important part of my life. Because she would pick me up from school, we would go to piano lessons together and I remember very well that when we want to buy a croissant for le goûter, which is the 4 PM snack, she'd only give it to me if I said, "S'il te plait," which is please and, "Merci," which is thank you and not if I wasn't saying it.

So, because she lived in France during the war and even though she was in the less touched area in the Alps, which I am very lucky she was there, she remembered being very hungry during the war. So she always taught me to be polite, have good manners, and that nothing is due to you especially money. So you have to cherish it and make the most out of it. So politeness and good behavior was very, very important in French children's education and also respecting money as something that is not due to you.

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**FT:** Tell us, have you noticed what other cultural differences around money you have seen compared to how the French perceive money and manage money and how Americans do?

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**GL:** First, in terms of options for us, we don't have as many options to be in debt as you are. We don't have that many credit cards. It would be very surprising for people to have five or four, like you do. We don't have credit cards, so we are lucky enough in this way. However about money, what's super important in the French culture is having a good life and it can be about money but it can be about other things as well. Having good friends, being able to provide for them.

So money in France is going to be something that you would use to buy stuff such as a big car or a big house to impress your friends or just for you. It would be more about buying good food to be together, sharing a holiday together to go and discover other parts of Europe. So I would say that money is more helpful to live a good life, have good memories, and spend time with friends in a very good way, and your children as well, than buying stuff.

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**FT:** So tell us what would you say was a mistake that you ever made with money and/or starting this business?

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**GL:** I have something that I would always remember I think in terms of money plus the business is that I offered a few years ago for Christmas the option for clients to buy surprise boxes for Christmas with a French gift inside. They could offer it to other people or keep it for them. Customers would purchase them and receive it for Christmas right on time. So I was good on that and it was a great idea at the time but when I took it to the post office and I had to send it to Australia, I had to pay a lot of money.

So this story taught me that first the prospects and clients had faith in me to buy a surprise box, so that was good. But on the other side, it taught me how to do the math before I plan a project. So in the end, they loved it, they were very happy with it but it cost me a lot of money and I don't even talk about the taxes I had to pay.

So what I learned as well is that you have to fail early because you fail with a small number of people. If I was doing this mistake now, I could be in big trouble so fail and try things early while you have a very small audience. So if it works or it doesn't but at least you don't waste time or too much money like I did.

[00:19:21.2]

**FT:** So fail is okay; failure is okay but failing early is even better. Because, like you said, it's not as costly for you. What about success? What's something that you're really proud of as you have built Comme une Francaise?

[00:19:36.1]

**GL:** The thing that I am most proud of is the community around Comme une Francaise because whether people buy it or not, I consider them as a part of the community. But what students have achieved is huge, not only in terms of success. Some bought a house in France after taking the course because they were confident enough to speak to the home owner and buy the house. Others came in for the first time with their children and they were not afraid to take the metro or anything. But it's mostly about the little things.

For example, a student who is in restaurants and someone like the waiter thinks that they are actually French. Just a few words — they didn't speak for ages because he would have figured it out — but just a few words that she was using was that I told her and the waiter started speaking in French and he said, "So where are you from? What are you doing in the region?" and he was like, "I'm not French." "Oh, I thought you were." That's huge because it proves that with the right words, the right attitude, and the right mindset, you can achieve whatever you want. Even if you think you will never get there. He would never ever have expected that.

[00:20:44.4]

**FT:** Wow. So not exactly "fake it till you make it", as we say here. But that's really believing in yourself and having the confidence. It sounds like your course has given students more than anything just the confidence. Because even for me, I studied French in college and in high school, I live there, it's been a very long time since I have spoken regularly and now before we went live you said, "Say something," and I was embarrassed because I don't want to sound silly or unpracticed, but practice makes perfect.

[00:21:17.8]

**GL:** Absolutely, and as I told you when you said that, your accent is pretty good. So you have nothing to be ashamed of and the more you try, the better you will succeed and it's all about passion. If you have a big smile and your eyes are very open when you start talking, people will see your passion and your interest. So it doesn't matter if you're French is just a few words or big phrases. It's only intention and what you want to do there.

[00:21:43.0]

**FT:** So now Géraldine I am really curious to learn what might be your top financial habit. and maybe this is something tied to the French culture?

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**GL:** Yes, I think so. As you talked about experiences, really what I think about when I buy something is, “Will this build good memories for the future?” It prevents, I think, me from doing impulse purchases like things I will never use again or that are not me. So it’s really helpful and you really focus on passion and lasting purchases, like good quality things, pretty things. I like dresses. I love dresses, I don’t know why but that’s my thing. And because of my job as well on YouTube, I have to dress well. So I try to buy good quality pretty dresses and also, it’s all about enjoying life.

And enjoying life, as you said, it’s really a central French culture and it’s not only related to money. You need a certain level of money to be happy because you can buy food for your children, but it’s all about experiences. You can spend enough when you’re in the park and be very happy and not paying anything else than your picnic. So again, good food, good friends, good conversations, this is what it’s all about French culture.

[00:22:55.1]

**FT:** So do you just tell yourself before you make a purchase, “Géraldine” what do you say in French? “Qu’est ce que je vais faire?” Or what’s the term?

[00:23:05.1]

**GL:** I would say, “Est-ce que ça va me rendre heureux?” will this make me happy? So it can also be a decision about everyday life. When I came to meet you today, I could have taken the subway, you say that in English in the US?

[00:23:19.3]

**FT:** Correct.

[00:23:19.6]

**GL:** Okay.

[00:23:19.7]

**FT:** The metro, subway.

[00:23:21.6]

**GL:** The subway or I could have taken a cab and I took a taxi, yes sorry, that's English word. The American word is cab, so I took a cab. So I could relax, prepare, breathe, not be all sweaty so this is a decision that I made because I thought, "When I'm going to meet Farnoosh, it's the first time we meet, I don't want to be all tired and it's so hot in New York today, I'd rather take a cab, relax and be ready to meet her in nice conditions." So now, when I think about it in one year, I would think, "We had a very good time together. I felt very happy and very relaxed meeting her."

[00:23:57.0]

**FT:** We are having a good time together. I'm having a wonderful time talking with you and I did not take a taxi or cab simply because I work about a mile from here. But I am five months pregnant so I probably should have taken, I don't know, a horse drawn carriage or something? Because I was pretty exhausted by the time I got here. I hope it didn't show. But you got my energy back now.

Let's do some really fun so-money-fill-in-the-blank, okay? This is something that I ask all my guests to do. Don't over think it just the first thing that comes to mind. If I won the lottery — first of all, do French play the lottery?

[00:24:32.4]

**GL:** My mom does.

[00:24:34.5]

**FT:** I didn't know, maybe it's an American thing? Okay, so if you won the lottery, the first thing I would do is \_\_\_\_\_.

[00:24:41.0]

**GL:** I think it's very personal but I would buy a house for my Mexican grandmother and hire a full-time nurse so she can spend her last moments in peace.

[00:24:50.1]

**FT:** Oh that's sweet. Your grandmother lives in Mexico?

[00:24:53.2]

**GL:** Absolutely.

[00:24:55.1]

**FT:** Do you get to visit her?

[00:24:56.8]

**GL:** Yeah, a lot.

[00:24:57.7]

**FT:** That's sweet. All right, when I splurge, the one thing I like to buy is \_\_\_\_\_.

[00:25:04.7]

**GL:** Theater tickets. I'm a theater nerd. I can very easily go on my own to London for one week and see nine plays.

[00:25:14.7]

**FT:** You know, I actually did that. I went, in school we had a program, I had to go to London — had to. I applied and I got into this course and all we had to do was go to London for two weeks and see at least 10 plays. I saw about 12. London is the best place to see theater, more than New York I would say.

[00:25:32.4]

**GL:** Yes and we were in New York with my husband two weeks ago and we spend one week in New York, well in the US, and we had spent one week in Europe and we saw one play per evening.

[00:25:41.7]

**FT:** And what was your favorite?

[00:25:42.7]

**GL:** I think it was *Sleep No More*.

[00:25:46.7]

**FT:** It is an interactive show, right?

[00:25:48.9]

**GL:** Yes, you are surrounded by the actors. So it is something that was starting in London, but went to the US and we had absolutely loved it and I think I would like to pay actors in France and fund the theater company just to do that.

[00:26:03.4]

**FT:** Oh my gosh, that would be great. Invite me, I would come. Did you see *Hamilton*?

[00:26:07.9]

**GL:** Not yet. It is coming to London and in October next year and I will try to get tickets. Did you see it?

[00:26:15.2]

**FT:** I did not, although I was on the site the other night trying to see if I could score some tickets. It's expensive, still. It's \$800 and even if I paid \$800 I wouldn't be able to see it until February.

[00:26:29.4]

**GL:** Yes and I would be happy to pay it, but the thing is it's black market so you'll never know where it comes from. But it's something that I don't have any limit in, the amount of money that I pay in theater tickets every year. I just don't want to see it.

[00:26:45.7]

**FT:** When I spend my money to make my life easier or better, I like to buy or spend on \_\_\_\_\_.

[00:26:54.7]

**GL:** I would say something that really changed life because of someone else was a cleaning lady. It's not very common in France to have services like this. It's more American, until now. But it's getting better and better, and what was really life changing for me is because as a woman

and a CEO, I couldn't do everything myself and I needed to take decisions like this and something that really clicked for me was when I saw Marie Forleo on B-School that I took before. It's a very, very good business school program and she has this lesson that is hidden because it's at the end of the program, so you have to do everything to get there.

She's on stage and she's talking about this mindset that you have to change as a woman especially to accept that you cannot do everything and she cries when she says it. So this changed my life because I realized that you cannot be the woman that's advertised in the ads. Such as the perfect cook, the perfect lover, the perfect super pretty woman that you're supposed to be. It doesn't exist so you have to get help if you want to get where you want to go.

[00:28:08.8]

**FT:** It's absolutely true and I'm in that camp as well, I have a cleaning lady. Maybe what's happening in France as people are listening to this podcast because this happens to be the number one answer to this question. People love to say that their lives had been made easier and better by investing in help, and largely it's through cleaning services. Because, I like coming home to a clean space. It makes me feel relaxed and like I can be more productive at home as I was productive during the day at work.

All right, when I was growing up, the one thing I wish I had learned about money is \_\_\_\_\_.

[00:28:50.1]

**GL:** It doesn't take care of itself. You have to take care. When I was a student, my dad would pay for everything for me and I wasn't looking at my bank accounts and I was often in debt and something that I am very ashamed of, retrospectively. And so now, I try to give lots of gift to him for helping me even though I wasn't really this serious student in terms of money.

So this is something I would have loved to be told before as well and that I am planning to teach my children is that you have to be careful with money and follow your bank account and respect it in terms of numbers as well because if you don't, you will have to pay fees and debts and it's really bad.

[00:29:33.3]

**FT:** So respect your money. When I donate, I like to give to \_\_\_\_ because \_\_\_\_.

[00:29:39.5]

**GL:** Well, the obvious answer for me is the Red Cross, especially locally. Because without the Red Cross, I wouldn't be here, my company wouldn't exist. It's by teaching refugees in my city that I found that I loved teaching, that I loved answering questions about my culture and very, very small things could make big differences. So I thank them a lot about this and I'm very happy to send them checks, even though I don't say who I am all the time, just to give anonymously and to help them going on.

[00:30:10.5]

**FT:** And I'm Géraldine Lepère, I'm So Money — can we say that in French? I'm so money? How would that translate?

[00:30:19.4]

**GL:** I don't think we have this expression in French.

[00:30:22.3]

**FT:** That's okay, coming soon to a French dictionary — I'm so money because \_\_\_\_.

[00:30:28.7]

**GL:** Because I embrace money as a way to live a wonderful life.

[00:30:33.7]

**FT:** Thank you so much Géraldine. I'm so happy to meet you. I hope you have a great time this weekend. What's going to be your activities? I know that Ramit has a number or, like dozens and dozens of different immersive activities planned for his students all during the weekend. So what are you planning on doing?

[00:30:50.8]

**GL:** I'm a board game geek, so I applied for the poker and black jack.

[00:30:56.5]

**FT:** And that's all? Poker and black jack all weekend?

[00:30:59.6]

**GL:** That's the rich activity that I choose for, I think Saturday afternoon. But the rest of the weekend is going to be great. It's going to be meeting in real life people you've seen on both being featured in the Huffington Post, or just chatting online. So we just had a meeting before and it was so extraordinary because it's people we saw online and we are now seeing them in the flesh. So it's a great opportunity. Thank you much Ramit for organizing this and thank you Farnoosh for having me on your podcast.

[00:31:32.4]

**FT:** Thank you so much.

[END]