

EPISODE 568

[INTRODUCTION]

[0:00:38.0]

FT: This episode goes out to all of the moms out there working, staying at home, doing it all. Welcome to the show. I'm your host, Farnoosh Torabi. Our guest today is Lyss Stern, she is the founder of Divalysscious Moms and she has a new book out called *Motherhood is a — Not a beach — A B#tch!* The book actually crosses out the word beach and adds the word bitch in its place. I'm just going to say this episode does have the B-word occasionally. Earmuffs if that is not a word that you are fond of, but we use it in a sort of, not sort of, on this episode.

You know what? Being a mom in today's world whether you're working or not working, you're taking time off; you're going to go back into the workforce at some point. On top of that, you've got your kids, you've got your spouse, you've got your bills, you've got your weight. I'm dealing with a bit of a weight issue right now myself as to be expected. It's not like all the weight is going to go away, but I'm having a hard time getting my groove back, I'll be honest.

Lyss and her book have entered my life at a very appropriate time, and I think whether you just had a kid or you had a kid 10 years ago, her advice is very helpful, very relevant. She's a modern guide to motherhood and her book has tons of tips. Lyss is actually hosting a panel tomorrow in New York City. I will be on this panel. If you're in town, we would love to see you go to divamoms.com to grab a ticket, and the event is the *Mom Mogul's Breakfast* from 9 to 11 in the morning at Lord & Taylor Department Store in New York City. Space is limited.

Tickets are \$75. Again, divamoms.com to get all the information. It will be myself, and Lyss, and Veronica Webb, who is a mom and an entrepreneur and a super model. The panel will include myself and a number of uber successful women. I don't know what I'm doing on this panel. In the meantime, Lyss is here to help us all get our grooves back financially, weight-wise, psychologically, how to make it all work, and how to have fun at the same time.

Here is Lyss Stern.

[INTERVIEW]

[0:02:43.5]

FT: Lyss Stern, welcome to So Money. I'm going to tell you, your book could not have arrived at a more appropriate time in my life. I'm devouring *Motherhood is a B#tch!* Earmuffs, everybody. Earmuffs! This is going to be — We have some poo-poo words on this episode. But you know what? It's so appropriate. Welcome to the show.

[0:03:02.5]

LS: Thank you for having me. I'm so excited to be on the show with you today.

[0:03:06.3]

FT: This is not your first book. This is not your first time around the rodeo, being a female mommy, working mom, role model for — Now, what it is? A million followers online?

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LS: Yeah.

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FT: And offline.

[0:03:18.3]

LS: Yeah! We have a database of over a million moms and moms on social media and moms online, offline. I call us the community of moms, like a sorority offline, online. With moms all across the world, not just here in the U.S. or the tristate area, but London, Paris, Israel that are Diva moms, Divalyssscious moms. A Divalyssscious mom is being the best mom that you can be

from the inside-out, because we all know that being a mom and a working — Whether you're a working mom or stay-at-home mom, is the hardest job in the world.

We want every mom out there to know how great they're doing and they we know that we are all juggling 101 balls at once trying not to let one single one drop. We are in constant motion all the time, and that's kind the real reason why I started to write this book; *Motherhood is a B#tch!*, because I needed to take a step back and regain my sanity, my sexiness, and my energy bar, because I was letting everybody else hold to Lyss, and Lyss is not an octopus. I don't have eight arms. I have two arms. We as moms would do everything for everybody all the time and sometimes we need to take a step back and take care of ourselves.

[0:04:33.9]

FT: Yes, you are mom of three, you run divamoms.com, which is this thriving business community, international community for mothers. This is not your first book. You are constantly on the speaking circuit and you live in New York City. Tell us what was your breaking point. You said you wanted to write this book for yourself and to appreciate women. Did you have a breaking point?

[0:04:58.7]

LS: I did, which is so great and everybody that reads the book will read it and it's in *Motherhood is a B#tch!* It talks about where I broke. What happened to me was my father passed away and he was sick my whole life. He had cancer. He went to termination. He had cancer again. Then, to make a long story short, that when he finally passed away, it was like, "Oh my God! My dad is really not here."

I, unfortunately, didn't take enough time to — I believed more in him properly just because I had the kids, I had life, I had my job and I couldn't just put everything on hold to mourn my dad.

Fast forward with that being said, I just also started — I just feel like everything had gotten to me. I was eating a lot more, stress, anxiety, the kids, three different — A thirteen year old, a teen, a twin, a middle, and then a child who's in elementary school, and then a little one. After

the little one was born, I kind of just let myself go. I remember saying to myself that, and I wasn't feeling well, I needed to go on a retreat by myself, and I did that. For a few days, I went to the Berkshires.

I remember getting to the top of the mount and it was like that aha moment. I know everybody says — Everybody has it, but for me it was being up there and I literally just said to the person I was taking the walk with all the way up to the top of the mountain, "I need to sit down," and I sat on a rock and I just started crying. I cried and I cried and I cried, and it was just like — I feel like all of these emotions, like baggage, was just coming out of me and pouring out of me at that moment. I knew at that moment that I needed to start to make changes in my life, because I needed to be a healthy, happy wife, mother to my children. They say, "Happy wife equals happy life. Happy mom equals happy kids. Happy kids equals happy moms." I needed to do that for myself.

I remember going home from this retreat and turned into my husband as I entered the door and I said, "We are going to have a conversation, but I really want to make changes in my life, and because I need to take baby steps in order to get there, and I need you to help me along with this journey."

With my kids and everybody, we had this conversation, that mom was going to start to take time for herself. Mom was going to start to eat healthier, and not just me, but the household was going to start to eat healthier and mom was going to start to go to the gym and stop making excuses. Mom was going to stop saying yes to everything. Mom was going to learn to say no. We went on this journey together, really, as a family.

Here we are, and I feel so much better not just mentally, but physically. I feel stronger and I feel that I can now see — Have much more clarity for my family, which is something that is so important.

[0:07:42.7]

FT: You bring up a really important point, which is having the support. If you don't have the fortune of, say, having support in your life, immediate support at least. Let's say you're a single

mom. What's your recommendation for women who feel like they aren't supported? Where can they go for a community and for accountability?

[0:08:04.0]

LS: Sure. We have a lot of single parents, single moms that are in the Diva Moms Community, so they can always come to us, of course, because they'll meet other amazing mothers that are in similar situations, which is so nice about our event, because there's such great networking event.

Also, what's really nice is no matter, if you're a single mom — Believe me, I know how hard — So many of my friends are single moms. There's always somebody out there, a resource that you can ask. We put this in the book, and we really talked about this; asking for help and not feeling ashamed and not feeling guilty, because we cannot do this all alone. We do need to ask for help.

Whether it's asking a neighbor, whether it's asking a family member, you have to pick up the phone. You have to knock on somebody's door and you just have to ask for that help. Also, wherever you live, depending on where you live, you can grow up. Obviously, today, there are so many great resources. I'm sure in that person's town, or in that community, there may be perhaps a community center, but there's always somewhere that you can go to also get together with other likeminded moms that are in similar — It's really important to have that support and that group.

[0:09:11.2]

FT: One of the things that I think we should give more, I think, recognition to is the fact that a lot of times, working moms and moms with resources have help. They've hired help, whether it's childcare, a nanny, someone who comes — Their personal trainer. You know what I mean? They have this — They invest in other people to allow them to be their best selves. I think that this is obviously very popular and people do it all the time in New York City.

Let's also talk about this concept of why it's important to keep working so you can make money as a mom to be able to do what you want with that money that's going to make you feel better and healthier.

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LS: I also think too as a woman and having a career and being a mom and having a career is very important, because, A; it's very expensive having a child today. You're going to need and want those resources, or financial stability there and because you want to want to be able to give your child the best and to make sure that they're supported in a lifestyle that you would want them to be.

It's also important mentally for a women — It's so important to go to a job and have a career that they love or that they really like, because, every day, they're going to be going to that job and they want to feel good about themselves.

It's important, I also think too, for women to have a job, because just mentally, besides the paycheck that of course we all love and everybody loves, but that mental part of it. You go into a job every day and being with other people and being with other likeminded people is so important as well for your wellbeing.

Many times we hear moms say, and this is in fact next week, we have a *Mom Mogul's Breakfast*, where a lot of moms are coming to hear these other moms speak about what it's like to be a working mom. A lot of times, moms, we know, stop working when they have a child. Then, sometimes things happen and financial things had come up and sometimes they get divorced or they might lose a job or millions of things are going to happen. They always say, "How do I get back into the workforce? I haven't been in the workforce for 10 years, or 9 years, or 8 years, and how do I get back in?"

That's a constant — We have that question all the time that moms come up with. They'd want to know how do they reenter the workforce. Then, we have a lot of times moms that want to start their own businesses after they've been a stay-at-home mom and they don't know how to get the resources to do that.

I think it's very important for a woman to have a job and doing something, whether it's community service, whether it's helping out at the PTA at school, whether it's going to a job every single day in an office or being a mompreneur, or owning your business, whatever it may be, but I think a woman should always have something, because it will keep her feeling really good about herself.

[0:12:01.7]

FT: I couldn't agree more. What is your take on stay-at-home dads? This is a reversal of roles that's becoming more and more of a trend. I wouldn't say it's a trend yet, but it is something that you hear more about as women become the breadwinners in their families and they have multiple kids, and also companies are not very generous with parental leave, paid parental leaves, so then it's usually one parent opting out.

Nowadays, it's sometimes it makes more sense for the dad to do it. Do you see this more and more in your purview?

[0:12:31.5]

LS: Yeah, we are seeing this more and more. We are seeing this more and more. We're also seeing, which I didn't have for my children — My sister just had a baby recently and her husband is on paternity leave, which is amazing. He went back to work. I think that it's wonderful if one of the parents wants to stay home and they can afford to do that. If somebody's making him enough money to support the whole family, whether it's the woman, whether it's the man, whoever it may be. I think that's absolutely wonderful and I support it and I think everybody supports that. I think that's absolutely wonderful if that what works for the family.

[0:13:08.4]

FT: Your book covers to many topics from how to kind of get organized, get your body back together, how to be a better mom to your children and be a partner with your husband, or a life

partner. Another topic I'm curious to hear your perspective on is money. What advice do you have for moms to keep their financial lives in check?

[0:13:31.7]

LS: It's very important for a woman and a mom to know what's going on financially. They need to keep accountability. They need to know what's going on in the bank. They need to know what's going on in the bank. They need to know what's going on with their investment. They need to know if they have a portfolio that's really important to always keep on top of it. Everything else, mothers, we do it all. We know exactly where everything is, what we're doing. Organization is key, but also financially being on top of everything and not letting it slide. Just knowing where the money is, where it's going, delegating, having a budget, doing spreadsheets. These things are really important, and they'll help with the family so that you know where the money is going each month or each week, or plan it out.

Sometimes my husband and I have to sit down for a few hours once a week and just go over everything; from finances, to the kids' schedules, to the calendar, to our work, where we need to be, appointments. As long as you guys are on the same page, and I think that's such an important part to keeping the marriage also alive, is communication and respect between both parties. I think it's so important, and communication is key, having financial communication between the two of you. You need to have that. If you're hiding something from each other, it's not going to work, because it's going to be a resentment, things are going to happen. Everybody really needs to be on the same page.

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FT: Yeah, you're right. We have to be more conscious about it and deliberate about it, even if some weeks you have nothing to go over.

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LS: Yup! Absolutely. Which is fine. Which is totally fine.

[0:15:05.5]

FT: It's just totally fine. You can catch up on that episode of Homeland you've been waiting to catch up on. Whatever.

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LS: Whatever you need to do. I also say too, I call it a diva date night, but I think it's important whether it's your significant other or whether it's your husband, the best friend, whatever it may be. Once a week, try and get out with a friend and either whether it's going for a dinner or across the street, the diner, or going to a movie, or going for a walk in the park. It's really important to have that face to face interaction with somebody and talk about also other things besides just the kids. Talk about world politics, or talk about a movie, talk about a TV show that you're watching in Netflix. It's really important to do that as well, because it can't just always be about the kids.

[0:15:49.4]

FT: Right. I want to talk about your personal finances in just a minute as I do with every guest on this show, but I have to also ask you about this idea of, or sort of like the mommy wars. Have you heard of this? You started off talking about how it's so important to create this community for women and we have to support each other and be our best selves and not judge. There is definitely a divide sometimes between working moms and stay-at-home moms and breast feeding moms and formula feeding moms. It's like there are all these opinions and depending on what your perspective is you could feel ostracized from some mom groups. How do you navigate all that?

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LS: I think you're damned if you do, you're damned if you don't. You just have to — With everything else in life, if you breastfeed, then you're right. If you don't breastfeed, then you're wrong. If you breastfeed, then you're wrong. If you breastfeed — No matter what you do, someone's going to find fault with it.

What I always say, and it's an important life lesson, is just keep your eye focused on your family and yourself and don't listen to all the outside noise. I know it's so easy to get caught up at that and you start feeling bad and you start self-loathing, but you can't listen to what everybody else is saying, and you can't listen to the mommy wars. You have to do what's best for you and your family and that's what's most important. Not what everybody is saying about you, "Oh, you work," "You don't work," "You go to an office," "You don't go to an office," "Do this. Do that." It doesn't matter. You need to focus on what's important in your life. I know it's so hard, especially with social media today, and so many judgment, and everybody's judging. At the end of the day, you're the one, it's your family, you're the mother, you're in charge of your family, and you can't listen to what everybody else is saying. You have to just do what works for you and your family, and that is so important.

[0:17:34.8]

FT: Amen. You heard it from the diva mom herself. Thank you for saying that.

[0:17:38.6]

FT: Of course. It's true. You can't — Everybody judges. Everybody has — I don't hear this thing about me. I'm not judging anybody. Do whatever works best for you and your family. I am not in your position. Nobody is living in anybody else's lives. We're all living in our lives. We all need to just concentrate and keep within our own lane and not worry about what everybody else is doing, and that's something that's so important. We're talking about it now for my twin son and his friends. It's really important to worry about our self and not to worry about everybody else out there.

[0:18:16.3]

FT: Yes. Sometimes all a crazed mom wants to hear from another mom is, "I understand," or "You're doing great." Oh my God! That will make your day, because you almost feel like every decision you're making is the wrong decision, because that's just how you feel sometimes.

[0:18:35.5]

LS: Here is the thing. There really is no wrong decision, because at the end of the day, it's what we think at that moment is the best choice, or the best decision for our family. You're right, nobody ever tells us how great of a job we're doing. Nobody ever pats us on the back and says, "Wow! The baby is thriving and you're doing such a great job."

At the end of the day, we need to know that we are making the right choices and we are doing what's best for our child and for our family, and that's our decision and nobody else's.

Sometimes it is nice to hear another mom or a friend say, "Wow! Your kid is doing great," or "Your kid is thriving," or "We noticed so and so." It's so nice to sometimes hear that because it's so rare that we ever get to hear that.

What's also important too I personally love to do is also to tell other moms how great they're doing and to give them — It's so important to give that gratification to let other moms know that we're not in this alone. We are in this together, and that — Again, just to know that what we're doing is really hard work and nobody is saying that it's not. We need to be there and support each other, not pair each other down.

[0:19:53.9]

FT: Absolutely. All right, Lyss, what is your best financial advice for moms out there working, not working? From your experience, what do you think is the best way to — We kind of talked about what you and your husband do, but if you have a financial philosophy to share with others, other women, what would it be?

[0:20:13.4]

LS: I guess my financial philosophy for other women out there would be to really — To have your own money, to have a job. Again, whatever that may be, because it's really important to have your own security. I think that every women out there, not just moms, should have their own financial job, financial stability, and know that they have that, because at the end of the day, however your money is divided, or is not divided, of your husband and you, whatever you may

have, your assets. However you build your financial money together, or not, I believe — My advice to every women out there is to do something just for you and to have something just for you. I think it's so important.

[0:21:02.8]

FT: As an example, you started divamoms.com, although it wasn't always the intention to have this become a business. You kind of used this as a channel, an outlet for yourself as you were navigating motherhood.

[0:21:16.3]

LS: Yes, but at the same time I've always had a job since I graduated from college. Even in college, I always had an internship and it was a paid internship in college. To me, growing up, my mother always had me working even in high school. I worked in a clothing store. It's always important. My sister as well have a job, have a career, to make our own money.

Yes, when I started Diva Moms, I actually, 13 years ago, didn't know it was going to grow into the business that it grew in today. I taught myself and we learned how to monetize my business. I think there's also something important too for women out there, and we always talk about this, if you are thinking about starting a business or you have an idea, do your due diligence, do your background check. See if there's something — How are you going to make money, because it is important to figure that out as well not just to jump in to something and not figure it —

I kind of just went into this — Honestly, and everybody laughed at me. I didn't know what I was doing 13 years ago. I started with a blog and it really grew a business. With that being said, I wouldn't give that advice to everybody to just go start a blog and hopefully it will just turn into a business. I would tell moms out there not to figure it out, but to go talk to other people, to talk to community members. To talk to people that you might know that have started a similar business, and get your information, and get your facts, and do your research before you just start a business, because like we always say, the worst that can happen is that you're going to fail, but that's not so bad.

The best case scenario is that you're going to succeed, and that there's something to be said about that. I think that every women out there that has a dream, or that has a passion, should figure out how she can monetize that and really make that into their career and make money from it, because there's something out there for everybody. I truly believe this.

[0:23:15.0]

FT: I believe it too. Tell us about failure in your life. What was an experience that you had maybe as you were developing Diva Moms or just another faux pas experience as just another woman managing your money, another human being and keeping a rational choice with his or her money?

[0:23:34.3]

LS: I think for me too, I think in the beginning, 13 years ago when I first started the business — Again, I didn't have a business background. My background was in communication. There financial mistakes that I made, because I didn't know any better. Today, when moms come to me and they ask advice, oh my God, I'm the first to give them advice and say to them, "Okay, this is where you start. These are the places that I made the mistakes. This are the places that I spent way too much money that I shouldn't have spent on — What I spent I shouldn't have."

I really had to, unfortunately, learn the hard way. Example; I remember when I first started the business. I was coming off with — I'm hiring different art designers to come up with all these different logos for the Divalysscious Moms logo. At the end of the say, of course, you want a logo, and of course you want it to look great and you want it to represent your brand, but I was so fixated on having that perfect logo that I was spending more money than I really should have on a log.

Today, in reality, there are so many ways to have a logo made for so little money. Sometimes you don't even have to spend money. There are people that will do it — My point is that just do your research and just don't throw money into everything that you think you need to throw money into, because there are ways to cut cost especially when you're starting out in your business.

[0:24:51.7]

FT: It's so true. Although it's the fun stuff, figuring out your color pallet, you logo, your layout, but if you don't have a business plan —

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LS: Yeah, exactly.

[0:25:04.1]

FT: Logo is not going to bring home the bacon.

[0:25:07.1]

LS: Exactly. Not even that. How many people that we know that have business plans and their business didn't take or, or they didn't become successful? I don't think it's just necessarily — I think you definitely have to have a business plan in place, but I think it's also important to realize, also, exactly what you're saying, where the money should go and where it shouldn't go. That's really important too. Yes, you want everything to look great and happy a certain way, but at the end of the day it's really important to just figure it all out and be financially smart about it.

[0:25:39.0]

FT: Yup. I think one of your kids is trying to wrangle you.

[0:25:42.6]

LS: Yes. I apologize —

[0:25:43.9]

FT: No! No apologies. This is so great. It's like — Of course, this is what's happening. My kids are sleeping in the other room, so that's the only reason we're talking —

[0:25:54.3]

LS: I love it.

[0:25:55.1]

FT: I might be interrupted at some point as well. Listen, I'm so excited for you. Your book is fantastic. The panel that you were talking about, I'm actually going to be on it. I'm so honored. It's May 4th at Lord & Taylor. Some incredible women there. I can't believe that I'm alongside them, but thank you for inviting me to be a part of that. Thank you for writing the book.

[0:26:17.2]

LS: Thank you for being you. Thank you for all your wisdom. Thank you for sharing it with our mom moguls next week and for your podcast which everybody loves and everybody loves listening to, because you give such great advice for us working moms and for moms and women out there in general.

Again, I think it's so important to hear your voice too, and to hear from such a successful mother and woman and entrepreneur, and hear your stories and to share them with the moms out there, because everybody really is thirsting for this knowledge, and I'm thrilled to have you on the panel.

[0:26:50.9]

FT: Thank you. Wow! I'm going to have you on here more often so that I can feel better about myself. I'm joking. I'm joking. In all honesty, I just love your work and I'm such a fan. Thank you and I'll see you next week.

[0:27:08.9]

LS: I'll see you next week.

[END]