

EPISODE 693

[INTRODUCTION]

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FT: Do you feel like you're quarter-assing your way through life and work? Welcome back to So Money everyone, I'm your host Farnoosh Torabi. Our guest today is Abby Lou Walker. She's a former corporate executive turned entrepreneur. Her pivot came as she discovered she was unfulfilled at work and taking her stress and her disappointment home to her family where she was the mom of two young children. She describes it as "quarter-assing" her way through work and life. Never feeling like she was really successful in either realm.

So, Abby turned to a creative outlet for some release, blogging about shoes for just an hour per week, it's all she could handle, and it was while blogging that she made a chance discovery about an untapped market and the rest as they say is history. Today, Abby is the CEO of Vivian Lou it's a seven-figure company that creates comfortable insoles for high heeled shoes. She's also the author of the new book, *Strap on a Pair: A Middle-Age, Middle-Management, Middle-Class Moms Quest for Something More*. Abby talks about how she overcame some of her personal limiting beliefs around earning money.

Why she used to acquaint being rich to being an absent parent and the financial benefits of a practice called EFT and stay tuned to the end where we're going to share a special coupon code where you can receive 25% off a pair of Vivian Lou insoles. Ahead of that though here is the fantastic Abby Walker.

Abby Walker welcome to So Money, great to have you on the show and congratulations on your new book, *Strap on a Pair*, I want to talk all about that.

[INTERVIEW]

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AW: Awesome, thank you so glad to be here.

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FT: *Strap on a Pair* subtitle is *A Middle-Aged, Middle-Management, Middle-Class Moms Quest for Something More*. I think that, that is so many people out there not just women, dads, and men too feeling, kind of, stuck, right? Like, “There’s got to be more out there for me” and that was you years ago so take us back to that moment when you identified as this person this middle-aged, middle-management, middle-class mom, that wanted more. Tell us about your life back then, describe it for us so that we can visualize exactly why this was bothering you so much?

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AW: Sure, so it all kind of came to ahead in 2012. I had spent the last probably 12 to 15 years climbing the corporate ladder, like that was my mission in life, was to make it climbing up the corporate ladder. I had married a great man, I had two wonderful children and I felt trapped. I woke up one day and I was like “I am trapped in my good life” and honestly I felt like I was quarter-assing my way through life.

Like, I was quarter-assing being a mom, quarter-assing being a wife, quarter-assing being a corporate employee, and quarter-assing being myself and I felt like I had no passion left. Like, I was so used to going through demotions and going to the grind that I like woke up one day and I was like “I have zero passion for life” and it really bothered me. So, one of the things that I’ve always loved is high heels and s I determined one day that I just needed a creative outlet and I started a blog called, Mama’s Shoes, and I had no intention of monetizing the blog it literally was just an escape for me.

I wrote an hour a week usually on a Saturday or the Sunday when the kids are taking their nap and it was just fun to write about products, and shoes, and trends and all that, kind of, stuff and I had the whole whopping 36 followers so –

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FT: You got to start somewhere.

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AW: You got to start somewhere and, you know, honestly like I said, I wasn't doing it for anyone other than myself and it just it made me feel alive again and fast-forward two years and I had published a blog post featuring these products that were designed to reduce inflammation and alleviate pain for women who wear high heels. Great in concept and I was so excited to share them and so, I pushed publish and after I published the blog post I was like, "Well, let's see what's really in these in terms of ingredients." And at that time I worked for a natural well-being company that formulated holistic products.

So, I become acutely aware of some of the nasty ingredients and some of our beauty products and it turns out a lot of these products featured Lidocaine, which is the numbing agent that dentists use and, you know, wearing high heels is hard enough. You don't necessarily want to numb your feet when you're doing so. I think that's just the recipe for disaster and so I was like, "Oh shoot," you know, I love these products and concept but not in reality when I looked at the ingredients and it was, kind of, these defining moment for myself because I was like, "Whoa, what are going to do about it Abby?"

I determined that I was going to formulate my own foot spray and I knew nothing about product formulation. I knew nothing about natural ingredients besides the fact that I was marketing these products, that was my corporate job at that time. But so I hired a clinical herbalist and a naturopathic doctor we formulated this amazing foot spray that reduced inflammation and alleviated pain without totally numbing your foot using all organic material, it was phenomenal.

So, I consider that liquid gold but because it was all natural we could only manufacture on a small scale. We couldn't mass manufacture it and I didn't have enough capital at that time to throw at manufacturing a small batch product.

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FT: Meanwhile you've kept your day job, right?

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AW: Correct, oh yeah. I was so working full-time, yes. Still working full-time, still raising two young kids, still managing the Walker household. But I had this like burning desire type of like I needed to do this to feel alive and, you know, I had attached these dreams of escaping corporate America to this foot spray and I had just it fell apart because we weren't able to get off the ground but I continued to do market research. I swear I had typed in "How to alleviate high heel pain" probably a million times in that Google window. But I felt determined to do it one more time in April. This was April of 2014 and a result popped up where two women were talking about this insole called, Insolia.

And they swore by it saying that it alleviated all their pain when wearing heels because it shifts the weight off the forefoot to the heel and, you know, I was like "Why haven't I heard of this product?" I wear high heels every day, I write a shoe blog, I do research on high heels and something inside of me it told me that I needed to find out more and so this is so unlike me but I actually picked up the phone and called the chairman of the company and asked him simply, why I had never heard of his product. His response was, "We're a bunch of MIT engineers trying to market this product to women and we're having trouble getting it off the ground."

And the, you know, he was saying how they were looking to exit the direct consumer market, they have pivoted their company, they are now manufacturing insoles that get manufactured into shoes. As he was talking it was almost as if like he was suggesting that he is going to give up on these products and I was like "You can't give up on it." He sent me samples, I loved them and I got back to my house and said, "Look I'll take in my spare time being a full-time working mom and I will help you market this product and just take a cut of incremental sales."

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FT: Can you just stop for a second, did you call him –

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AW: Sure.

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FT: I want to go back to when you found his number and called this guy. Was it like his cell phone number? Did he pick up right away? Was it some phone tag for a while or how did that manifest?

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AW: So it really was a at the time works from home but I had a corporate job, a full-time job. It was in the middle of the day during my lunch break and I sent him an email via the contact us on his website and he sent me an email back within two hours and we had setup time to chat later that afternoon. I mean literally it was like instantaneous response.

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FT: And, you're just like "Hi I'm Abby Walker, I'm obsessed with shoes, why I haven't heard about your product before? Let's talk."

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AW: That's it. I was like "I write about shoes, I wear high heels, I am totally intrigued by your product. I'd love to setup a time to chat." I think, you know, this product he designed this in partnership with a podiatrist and they fully believed in this product. They had done so much research, they had done so many scientific studies that they were, kind of, a lost as to why it wasn't taking off and so I think –

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FT: And why wasn't it taking it off because they just weren't hiring the right marketing – well, you were a CMO so you had probably so many ideas for them. But so what was lacking? Was it just a good marketing strategy?

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AW: Yeah, and they at one point they had sold these over the counters in CVS and Walgreens so at one point they had mass distribution. But the insoles are come in four different sizes and both of those distribution channels came back and said, "We only have one size can't you dumb it down." like all of the other insoles where it's one size fits all because they don't want to carry for – they refused to luckily.

And so, they lost their mass distribution and were looking to do similar to what I'm doing now where it's just an online distribution channel direct to market, direct to consumer and they didn't have the marketing bandwidth or power behind them to get it off the ground. I think literally he was just as desperate to talk to me as I was to talk to him because he wanted he wanted this product to take off and be successful.

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FT: So, you basically found your next career path by toying with a past time, a passion, your shoes, doing that blog, being really curious, being brave, like you said doing something you never would normally done, call this guy, cold call, cold email, just being really curious. I keep going back to this curiosity that you have that has led you to so much more as you talk about your book like how to get that – how to get to that more place. Even when you guys connected it required you to think ahead and say "This is what I could do for you." So what is the lesson there?

I guess and you probably talked about this in your book that opportunities don't just knock on you door, you literally have to go find the opportunity, and then tell that opportunity what it's going to look like for you in your life.

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AW: So, true and, you know, I talked a lot in my book that I literally had this burning desire in my gut to do something different and to do something more. I had no idea what that looked like and if you would have asked me if I would be running my own company and selling my product on live national television one day I would say, “Heck no.” That is so outside of my comfort zone and who I am as being. I cannot foresee myself doing that but there was just this desire to do something different with my life and so, I just kept taking little steps everyday toward that something more and I had no idea. I still don’t know what that something more is.

I know my journey will continue to grow beyond what it is now. It’s just being curious, like you said curious, enough to listen to those little whisperers or those burning desires inside of you. Taking one little step every single day and then operating just outside to your comfort zone. So, I think that is so incredibly important, not to be comfortable and say, “Oh, that so unlikely, oh, what if he says no, what if, you know, he doesn’t pick up the phone, or if he doesn’t answer my email.”

There’s so many “What if’s” but you can flip that around and be like “What if he does answer “ what if, you know, -

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FT: Right, be ready.

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AW: You’re present exactly and so, often times I say yes to things without fully thinking them through that can be both a bad thing and a good thing. But it has led to more opportunities than if I would have been like fully thought them through. I had no idea what would come of me offering to take a cut of, you know, helping him to market the product and taking a cut of incremental sales. That to me was a golden opportunity. I had no idea how I was going to do that being a full-time working mom but I knew I needed to do that. Turns out he came back and said he wasn’t interested in that arrangement and he gave me so much more.

He offered me the exclusive opportunity to become the exclusive distributor of this product in United States and Canada and as of last summer I'm now the worldwide distributor of this product.

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FT: Wow.

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AW: Yeah, so –

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FT: Vivian Lou, I just want to tell everyone, the company is called, Vivian Lou.

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AW: Yes.

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FT: And earns, we have three million annually, but maybe there's an update there too with that sales number?

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AW: Yes, so we closed 2017 with just shy of three million dollars in annual revenue and we just launched on Sunday a new product and are slated to launch another product if not more later this year. So we're on a growth trajectory which is phenomenal, I'm so excited.

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FT: Congratulations that's huge and then along the way you've also built quite a community of other women who want to follow in your footsteps, no pun intended, is that a pun? Or that's more just like a play on words. But tell us about since writing the book, *Strap on a Pair*, what the community has been telling you? You've changed lives, right? I know you have.

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AW: Oh, it's just been such a phenomenal during I tell you again I go back to this burning desire, for some reason there is something lit up inside me early last year where I felt compelled to tell my story and share honestly all the high highs, about entrepreneurship and all of the low lows, of entrepreneurship. My journey has just been absolutely crazy and wonderful and scary and, you know, all of those just like any other entrepreneur but I really wanted to shine a light on the true struggles that people go through and a lot of them are personal struggles through.

So, well my journey has been phenomenal it just, kind of, looking at it from a highlight real standpoint in terms of company growth and the exposure the product has received in manufacturing an exclusive line for the Home Shopping Network. But beyond that I think the story that I most proud of is how I changed as a person. I think my personal growth is just as rich of a story to tell as the company growth. I wanted to show those both in a story and show both women and men who feel "Trapped in the good life" that you don't have to know the end to take your first step and all you have to do is take one tiny step every single day and be curious about where you want to go and it can lead to these tremendous things.

So, I wrote the book. I started writing it in April last year and actually finished it in May of last year and published it in October and have had some just phenomenal feedback from women. One woman decided to run for Mayor of her company after reading my book, a Mayor of her city after reading my book. One women who had all of the credentials to become a baker and open up her own bakery but was, kind of, intimidated by the thought. She's taking her first steps toward living out that dream.

Other women who are in corporate America and don't have necessarily a desire to live in corporate America but they're re-evaluating how they structured their lives and how they

attribute success in corporate America to their self-worth and how that doesn't need to be closely tied. All of these sorts of things. So, it's just been so rewarding to hear that feedback.

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FT: What has been for you the lowest of lows? As you've been climbing your entrepreneurial climb.

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AW: The lowest of lows was probably in the summer of 2015. I had negotiated with my husband where he allowed me to take the summer off. So I actually had quit my corporate America job and he gave me three months to get the company up and running because I knew that there are so much potential for this company and within those three months I had not only not taken the company to the next level but I had also gotten significantly more in debt.

And so, my husband had no idea how much debt I was in. He asked me every single day to start contributing to the family again like we had agreed upon when we have first got married that I would contribute to, you know, our family funds. I had to somewhat swallow my pride and go back to corporate America and get a job again.

I was insignificant that I was questioning myself as an entrepreneur. I was questioning whether or not I was worthy of having a company that was successful and if I could do that and I had to go back to corporate America. So, that was probably the lowest point in my journey. But ironically a week before I went back to corporate America I had the opportunity of going to New York City to pitch my product to three iconic women, one of whom happen to be Mindy Grossman who is the CEO of HSN, the Home Shopping Network at that time.

And, she fell in love with the product so while I had no commitment from her or from HSN that this product would be sold on live national television, I knew that I wouldn't be back in corporate America for long. The day I started my new job I did not hear back from HSN but I heard back from story which is a Story New York City and they wanted to carry my product for their Home for the Holidays Series that they were launching. So, it was just a sign that things were going to

take off. I just had to swallow my pride and go back to corporate America for a little bit longer to support my family.

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FT: Let's go back in time when you were growing up and dreaming about your life as a young as an older woman, as an adult woman, what were your aspirations then? And, are they aligned now? I think that we had all the vision when we were kids. Like, we knew what we wanted to be and do or how we want to at least feel when we got older Then along the way we derail or, you know, just end up getting a little bit lost. But we always find our way back as long as we are in tune to our instincts. But take us back to the little Abby Walker as a child and then maybe also as a tangent to that, you know, your financial lessons growing up. But what did you want to be when you were little?

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AW: So, I wanted to be an elementary school teacher when I was little and honestly I was such a shy and timid kid. I struggled even to have like functioning conversations with my aunts and uncles I don't know why I was so painfully shy. But I would never have forecasted this journey or where I am today, ever. I mean this would have been so far outside of the realm of possibility for me even I would say through college, you know, I was I went to school to be a teacher and in transitioned and graduated as a journalism major. But even that I think I was more comfortable writing than I was speaking to people or being, you know, heading up initiatives and all that, kind of, stuff. So this is – it's kind of like I've grown in to who I've always wanted to be but I couldn't see myself being if that make sense.

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FT: Sure, it's almost like you were almost afraid to imagine this kind of a life because it was so outside what you thought to be your comfort zone but actually you had it in you all along.

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AW: Yes, and honestly like I talk about this in my book. My biggest struggle with getting Vivian Lou off the ground was my personal beliefs around money and around me being worthy enough of a multi-million dollar company. I could not foresee myself being a success, in fact I felt at certain times in my journey, I felt more comfortable drowning in debt than seeing myself making a lot of money.

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FT: Why do you think so? By the way I don't think that's unusual for women to admit that.

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AW: Yeah, and I think you're right and honestly I think that goes back to another reason why I wanted to write my book too was to, you know, admit that I had real issues with seeing myself being successful. Then also having real issues seeing myself making money and I think the making money part was separate than being feeling worthy. But I knew I was handcuffed by myself and my limiting beliefs. I actually did a lot of self-work through 2015 and 2016 to, kind of, unshackle myself from those beliefs so that I could be successful.

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FT: Can you share some of that work? How did you get through that?

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AW: Yeah, and it's, kind of, funny so when I first punched Vivian Lou I knew I was struggling with feeling worthy and I reached out to a customer who had become a friend of mine in my full-time job and admitted that I was starting this side gig and I was struggling with it and I had no idea why if I'm compelled to call her but I did. She recommended EFT which is Emotional Freedom Techniques and I had never heard of it and I got off the phone with her and Googled it and I was like there's no way I'm doing that. You know, in essence you tap on these meridians on your head and on your chest in an effort to, kind of, release stuck energy in the core areas.

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FT: By the way EFT also stands for Electronic Funds Transfer.

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AW: Yes, it does.

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FT: Coincidence, I think not. Because when you clear your head you clear your bank account – in a good way.

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AW: I like that. So, anyway I started doing EFT and honestly I was so uncomfortable with it that I locked myself in the bathroom because god forbid my husband would walk in and see my like repeating these phrases and tapping on my forehead.

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FT: And, you have to tap your different nodes on your forehead and –

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AW: Yup, yes, and so, there are different – you can do it yourself in a kind of self-guided format. I was like “There is no way I’m going to do this myself.” So, I actually work with a practitioner and I’ve worked with him for two and a half years. We meet once a week sometimes twice a week. We chat over the phone I’ve never met him in person and he has worked wonders and it has been amazing how much, you know, just stuck beliefs and energy and thoughts around money that, kind of, trip you up on along your journey. I swear by EFT it has, like I said, worked wonders for me.

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FT: I've got to ask more questions about this. I'm so curious. I want to do this. I think I'm going to experiment with this a little bit if it's worked for you and I have another friend who is doing this. So, what did you discover about yourself through EFT? What were your big – why were you unable to identify yourself see yourself as someone who had the self-worth, the value, the ability to make lots of money?

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AW: I'll just be quite frank with you it took a long time for me to realize what my issues were but the biggest issue when it came to money was I associated money with my dad because my dad was the bread winner in our family. I love my dad. We have such a good relationship but I didn't want to raise my kids the way he did. I associated having lots of money with becoming my dad and I resisted that so much because I wanted to raise my family and live a different family life that he did.

He worked, you know, Monday through Saturday. He was an attorney, civil litigator and so he put in a lot of hours and a lot of work and, you know, he didn't make it to tennis matches and he was home for dinner every night but, you know I kind of wished he was around more and you know no fault of his own. That's just the way life was structured for us but I didn't want to live that life. I assumed making lots of money would require me to be gone Monday through Saturday, not have the relationship with my children, you know, just I wanted a different life.

I resisted making a lot of money because I didn't want to live the childhood that I did and I assumed that by making a lot of money I would become my dad.

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FT: That you wouldn't have the time, you wouldn't have the ability ironically because you'd think with more money you should be able to afford the resources and buy back some of your time to be able to do what you want to do but –

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AW: Yeah, but I think a lot of these like memories and energy, they're so they're deep rooted in the way you remember things as a child and so, like logically you could rationalize that. But I think on an emotional level it was hard to rationalize that. It was still just stuck in me that, you know, making a lot of money equals this and I didn't want this. And so, by doing EFT you just clear out this release seemingly simple and almost silly memories and thoughts that you have around certain blocks and it's amazing the weight that's lifted off of you and almost allows – I know this is going to sound so woowoo but it also allows space within you to receive more abundance. Once you get this stuck memory and energy outside out of your system you have space to receive.

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FT: And, why I like your stories so much is that you're not a woowoo person. You're very practical, you're very strategic, you opened yourself up to this practice and it did lead to positive results. Can you share for us some of those direct correlations to your business and to your money that EF, is it called EFT? I was going to say ETF like Exchange Fitted Funds. EFT, how did that directly – how do you think? How do you measure the success of that?

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AW: Sure, so it's because of EFT, so as soon as I started doing EFT I also hired a sales coach and I had real resistance to money, like I said I was more comfortable being in debt than I was envisioning myself making money. She "Forced me" to put together a projection sheet and so, she had me project out now at that time I was making \$1500 in sales a month. Not enough to sustain a family or quit my corporate job like this was just not enough money. I was accumulating debt with advertising expenses and inventory for buys and all these sorts of things.

And so, she said "You need to project out a half million dollar a year." I almost choked. I couldn't even do it but she came around like I said, she came around to put her hand on my shoulder and she's like "You're going to do it." So, as soon as I became comfortable with looking at the

numbers, even though my numbers were awful, I became comfortable looking at them and playing around with them – in tandem with this EFT where I was clearing out all of these stuck old self-limiting beliefs around money.

As soon as that happened that was in the summer of 2016, sales started to take off. I became again more courageous, more curious, I started to play around with Facebook ads, I started to play around with Google ads. I was determined to make it work and as soon as that happened I was featured and the product was featured in Oprah magazine which led to the product being featured on The View, which had a special called, The View Your Deal. That day I had more sales than I had the previous entire 12 months which enabled me to pay-off my debt and then I had figured out a Facebook ad that converted wildly well.

I started to play around more with Facebook ads and after paying off all my debt I was able to sustain tremendous growth, thanks to Facebook and Instagram ads. So, I feel like once I started clearing out that stuck energy, becoming more comfortable looking at the numbers even though they were ugly, it allowed opportunities to present themselves to allow me to make money. I honestly don't know if that may – of course there's no direct correlation but I feel like once I became more comfortable talking about money and seeing myself being successful opportunities started to present themselves.

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FT: Wow, amazing. So let's talk about your personal finances a little bit. What would say was your So Money moment?

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AW: Honestly my So Money moment was probably the day the product was sold on The View, which was September 2016. I was averaging something like 76 orders a day thanks to Facebook and that day I had over 2500 orders. So, that was just a quantum leap in my bank account and in my belief that there is exponential potential for this product and the sales and what not. I had finally accumulated enough money to be able to replace my "Corporate salary," so that was a defining day for sure.

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FT: That's incredible, so wonderful. So, what's next for you? I'm sure you're thinking ahead.

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AW: Yeah.

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FT: It's still like technically like the beginning of the New Year and so what are your goals for 2018?

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AW: Twenty eighteen we have some pretty significant goals, it's ironic so, while I love talking about money and, you know, tap like revenue. My satisfaction and my happiness isn't tied to a number it's tied to peace and freedom and so, I do things that align with my ultimate goal of peace and freedom, not necessarily with a financial goal at the end of the year. But I would love to become more profitable.

So while tap revenue is awesome, I want to look at my expenses and figure out how I can become more profitable. This past Sunday we just launched a new product as part of the Vivian Lou line, it's our Sophia Lou Insole, which is designed for flats not high heels. We're also going to launching a line of sandals later this year and possibly a few new products as well. They're in the works. It's a secret.

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FT: Nice.

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AW: Super secret.

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FT: What does your husband think about all of this? As he was getting a little nervous in the beginning remember he sent you back in to the 9 to 5.

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AW: Exactly, well he's – he has been a healthy skeptic I should say throughout this entire journey but in late 2016 he started asking me when he can retire.

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FT: Oh, how nice for him.

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AW: Exactly, exactly. He is so supportive and loves that I get to wake up every day and get to work on a business that I absolutely love. You know, our joined goals is he's not planning on retiring any time soon. We're actually building a portfolio of investment properties as what our mutual goal is so that's what we're working on outside of the Vivian Lou.

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FT: What's a big habit that you both, or just you, practice that happens to help you with your finances, or budgeting, your savings targets?

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AW: Yes, so my husband handles all of our personal finances but, you know, he has this massive spread sheet and we review that. We probably should review it more frequently but we

review that every six months and then we put away in savings, you know, either slash savings or our slash investment funds, you know, frequently. So we have big wins when we put away more every month than we budgeted for, which is awesome, so that's on the personal side.

Then on the business side I actually look at one metric every morning and that is my cost per acquisition or cost per order. I can track my profitability almost daily and so I wake up every morning and I crunch my numbers and I look at my cost per acquisition and adjust where necessary in terms of advertising spend and what advertising then use are performing better than others and then get to work for the day.

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FT: How is Facebook doing for you today? I know they're always changing their advertising algorithm and all that.

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AW: Yes exactly, Facebook honestly isn't performing as well as it has in the past and I don't think that's any surprise. So my mission for 2018 is – my biggest mission – is to diversify traffic. So we're looking at a ton of different avenues to generate both paid traffic as well as organic traffic to, kind of, lighten the load and the dependency on Facebook and Instagram.

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FT: That is smart. That is so smart because, yeah, it's just getting harder and harder. There's just more traffic and more noise on each channel. So it's harder to stick out.

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AW: Yup.

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FT: Alright, ready for your So Money fill in the blanks?

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AW: Yeah.

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FT: Of course you are. That's all what you're waiting for. If I won the lottery tomorrow the first thing I would do is?

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AW: Hire an attorney.

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FT: Yeah, no one has ever said that but that is such a necessity, good answer. The one thing I spend on that makes my life easier or better is?

[0:36:40.2]

AW: I send out my laundry and I have a cleaning service, both god sends.

[0:36:47.9]

FT: Here, here. The one thing I splurge on? Outside of shoes because I know you're a big shoe lover. The one thing I splurge on that I don't regret that I unapologetically purchased is?

[0:37:00.1]

AW: My answer was shoes, of course, but we like to eat out a lot us a family and with friends and I there was a time where I used to feel guilty about that but I don't because I look at it as an experience now, versus just food.

[0:37:16.8]

FT: Right, yup, it's a good way to trick your brain spending more money on food. I totally feel it's an experience and New York is especially, its entertainment.

[0:37:25.5]

AW: Yes.

[0:37:26.8]

FT: Especially if you can sit at the chefs table or at the bar. There's so much great people watching here in the city. Alright, when I donate I like to give to blank because?

[0:37:37.2]

AW: So, I give I support both Vivian Lou and personally support two organizations which I absolutely love. Dress for Success and the Women's Being Project in Denver Colorado.

[0:37:48.9]

FT: Yes, Dress for Success is awesome and it makes sense since you're in the fashion biz more or less.

[0:37:58.2]

AW: Exactly.

[0:37:58.2]

FT: Alright, and one thing I wished I had learned about money growing up is?

[0:38:03.8]

AW: Personally, I feel like the less you stress about it the easier it comes to you. So I wish I would have known because I spent a lot of unnecessary time stressing about money, when I should have been taking action to make money versus stressing about it.

[0:38:25.2]

FT: Thank you for saying that, I think that's a lot of us. Well, because it's stressful, you know, things are expensive, life is expensive –

[0:38:33.3]

AW: It is expensive.

[0:38:33.2]

FT: Your paycheck is not guarantee then so, you know, if you just put – I can see if you just focus on that you won't sleep at night. But there's a lot more that you can divert your attention and your energy to.

[0:38:44.7]

AW: Yes.

[0:38:46.2]

FT: More fulfilling.

[0:38:45.9]

AW: Taking action is key.

[0:38:48.0]

FT: And last but not the least I'm Abby Lou Walker I'm So Money because?

[0:38:51.5]

AW: I am worthy.

[0:38:52.3]

FT: I am worthy. Those tapping techniques are working for you.

[0:38:56.9]

AW: They are. I am worthy.

[0:38:59.9]

FT: Getting your money's worth there. I love it. I like this perspective and this mindset that you have. I'm going to check it out and I'll report back.

[0:39:09.5]

AW: Excellent.

[0:39:10.1]

FT: Looking forward to it. Thank you so much for sharing your story with us Abby and we will be sure to have all of the links to your products and your website and your book over at

somoneypodcast.com and wishing you all the success in the New Year, that you hit all your goals and that your husband, you know, can retire early.

[0:39:29.6]

AW: Absolutely, thanks for having me.

[0:39:31.1]

FT: We're routing for him.

[0:39:33.0]

AW: Me too. Thank you for having me on.

[0:39:35.7]

FT: Thanks Abby.

[END]