

**EPISODE 747**

[INTRODUCTION]

**[0:00:35.0]**

**FT:** You're listening to So Money everyone. Welcome back to the show/ I'm your host, Farnoosh Torabi. Did you ever have an idea for a business, but the one thing you didn't have was the money, and so it fell to the wayside, or you lost momentum. Oftentimes, entrepreneurs or aspiring entrepreneurs will turn to investors, angel investors to fund their ideas to get their businesses off the ground. A lot of us think that we may not qualify for this, right? We're not contestants on Shark Tank, we're not the next Facebook or Airbnb, so we think. We give up on even that idea.

Today's guest is Kelly Keenan Trumpbour and she is going to tell us exactly how to get some investor dollars. Like many industries, angel investing used to be dominated by men. It still is in some ways, but more and more women are becoming angel investors. These days 26%, about one in four angel investors are women and that's up from just 12% in 2011. In recent history, we've made quite in advance. Kelly is a successful female angel investor, she's the founder of a company called See Jane Invest, which is committed to helping women-led businesses find success.

She talks about her portfolio, how she identifies businesses that are worth funding, how to get your business off the ground. Also, Kelly is a fascinating person. She's a mother, she's a business owner, she's a wife, she is the host of the podcast See Jane Invest, she's somebody who arrived in her career never imagining this is actually what it would look like. We talk about all of that good stuff too.

Here we go, here is Kelly Keenan Trumpbour.

[INTERVIEW]

**[0:02:20.5]**

**FT:** Kelly Keenan Trumbour, welcome to So Money.

**[0:02:24.3]**

**KKT:** It is so wonderful to be here. Thank you for having me on.

**[0:02:27.3]**

**FT:** Thank you for what you do. I think that it's really exceptional, really. I mean, I think that's the accurate word here. It's exceptional to find a female who is dedicating her work to investing in other female-led businesses. That's really powerful and that's making a difference, like we all wish we could. Take us back though Kelly to when you didn't even have them money yet to be someone who could be an investor, let alone someone who had such a specific focus. Did you always want to be an investor, so to speak?

**[0:02:59.8]**

**KKT:** No. I had no idea I was going to be an investor, quite frankly. I had a very, very practical mindset around money. I think of myself in general as someone who's very conservative with money. In my wildest dreams, I wouldn't imagine that I'd be spending my career basically going into one of the highest risks investments you can. I remember when I went to college, my dad really encouraged me to not buy into the brand names of schools. He said, "You really want to think about what you're going to do with the rest of your life."

At that point, I knew I wanted to go to graduate school. Even though I got into Stanford, I actually chose to go to a very little, but lovely school called University of Detroit Mercy out in the middle of Detroit, because I got a full academic scholarship. I've always been someone who enjoys working, so I landed there and the first thing I did was I got a job that could cover the rest of my book expenses, my living expenses. I even got a second job on top of that, because I was saving for graduate school. Then graduate school, I went to a state law school, which had a wonderful program, University of Maryland.

My mindset was always around how do I make sure that I have enough of a runway for the things that I want to do later in life? Law and business to me were the two places that I felt women in particular felt maybe left out of conversations. If they were included in the conversations, they sometimes were trying to understand the vocabulary and it was very much like a language to me. I didn't want my lack of understanding of those languages to ever keep me out of any room where influential things were happening.

After I went to law school, I actually started lobbying on behalf of women in business. While I was doing that, I met people from the Women Under Forty Political Action Committee. This was a non-partisan group that was looking to fund women who were running for public office in either party. They just wanted high-profile women who were willing to go for the big seats. It didn't matter what their background was. They were just putting money behind them. The real problem was there just wasn't enough women running for these positions.

We started this nonprofit called Running Start. I had seen how money was so important in politics. I had been in the fundraising side, and I saw how there was a lack of women running for office, but those who did show up they often weren't getting funded and they really weren't getting funded by women. There just weren't a lot of women out there helping. Fast-forward a little bit, and I actually stepped away from that job and I live in Baltimore, and Baltimore has a cool startup scene. One of my friends created her own company. She showed me what she was doing and I'm like, "Man, I love this. I want to help you, and I know I don't want to work for you and I know you don't need me working for you. What's the for-profit version of me helping you?"

She said, "Well, can you invest?" This was like a head scratch moment, because I was like, "Oh, my God. Can I –" and like I said, I'm very educated, I have an MBA and I didn't really even understand what angel investing meant. That was a lightbulb moment for me, because I thought, "Wow, if I don't understand how to do this, then many women don't understand how to do that."

My husband and I, we both had these legal careers at the time. We didn't have kids and actually starting a family was getting put on the back burner. I looked around I'm like, "I think I can do some budget maneuvers here that I can make angel investing really a part of my life." There was really a thrill in that. I had been going through some hardships that were related to starting

a family, and there was something about becoming an investor that made me embrace risk in a way that was just exciting. It was just like –

**[0:07:06.7]**

**FT:** Let me stop you there. Let me stop you there. I'm hearing from you is that as a woman, it always works out when you go to the place where there aren't other women, because that's where you can not only stand out, but really start to create a movement around your presence before other women to see, "Oh, she's doing this."

**[0:07:25.9]**

**KKT:** Whenever you're the minority, whenever you're the minority in the room, it can be challenging. There's moments that are uncomfortable, but it's absolutely the place where real change happens, where you've got the opportunity to stand out and to basically walk in and say, "How are all of you going to treat me? Because clearly, I'm the outlier here." What are you going to do about that? Are you going to step up and be a decent person, or are you going to basically show that everything that has been the status quo for so long just still exists?

I think the majority of people, I like to believe anyway, want to progress. They want change, they want people to know that they –

**[0:08:10.3]**

**FT:** They want growth.

**[0:08:11.0]**

**KKT:** Yeah, yeah.

**[0:08:13.0]**

**FT:** Well, you would know. I mean, you were the first female captain of your high school's men's fencing team. Fun fact, did you know I was going to take that up?

**[0:08:21.4]**

**KKT:** Well, with you I would not to be surprised, because you're just a cool researcher. I'm sure you'd find all the fun stuff.

**[0:08:27.0]**

**FT:** Well, that does beg the question, has this always been in your DNA, is to go where there's unchartered territory, and as a woman to go where there aren't other women to make a point? Was it to make a point when you're in high school to do that, or you just really wanted to be a part of the fencing team, or both?

**[0:08:46.0]**

**KKT:** Well you know, it's so weird, because again, I think my life experience, just like the circumstances of my life probably shaped some of this. It wasn't ever something where I was like, "I'm going to go and be the only woman around a bunch of men," but it did keep happening. One way was that I was an only child. I grew up in a neighborhood that did not have a lot of little girls in it. The little girls that were there were younger than me. There was a little bit of an age gap. I still played with them, but the next best level were boys. I was around a lot of boys in my neighborhood. I was the youngest of eight cousins on my dad's side and it was a warm loving family. I saw them a lot, but again, majority are boys. The only other girl was, excuse me, much older than me.

I was around boys. I had a sense of like, "Yeah, sure. That's a natural fit for me." Fencing had nothing to do with, "Hey, I'm going to go and Barnstorm the boys team." What actually happened was I had a coach who was really progressive and ahead of his time. I started on the fencing team. I went to a public high school, but for whatever reason in New Jersey, fencing is a sport among the public high schools. I just hadn't done many athletics growing up and when I decided

I wanted to actually play a sport as a freshman in high school, all the other options were out of reach for me.

I went out for the tennis team and everybody gives their kid a soccer ball, a racket to go and start a sport when they're five, but nobody hands their five-year-old a sword. Of all the sports that were on offer, fencing was a place that I was like, "Okay, I'm coming at a level playing field. I'm tall, I have long arms and legs, these are all good attributes for fencing," and at the time weirdly enough, there's three weapons in fencing and they only allowed women to fence foil. That's changed, but when I was in high school in the late 90s, it was only foil that women could fence. My parents saw that I liked it and that I was doing well, and they made a deal with me that they would pay for private lessons as long as I stayed in shape and I kept my studies up.

I started going to this private coach, and he worked with another high school's fencing team, the girls team, but he also coached junior Olympians, and then people who actually went on to be Olympians. He took me aside and he said, "You'll do well in epee." I'm like, "Well, that's great, but epee isn't available." He goes, "You know what? I bet you could get on your men's epee team at high school. Just see if they'll let you do it."

I had a high school, they didn't really put up a big fight about it. I just said, "Look, there's – epee is happening on the private level. I can go to competitions as a woman in fence epee. I'd like to do that, but it's really hard to switch between the weapons. Can I try out for the men's epee team?" My coach had no problem with it. He just said, "Here's what I'm going to offer. If you make the varsity level team for the men's epee team, you can fence. If you don't, I need you to stay on the foil team, because I don't want to take a slot away from somebody who has the athletic ability to be a varsity level player."

I went and I fenced all the guys who were on the varsity level team, and I got a spot. I got it just enough on the athletics. From there, that was my sophomore year, I made it all the way up through senior year. By my senior year, I had gotten elected captain of the men's epee, foil and sabre teams.

**[0:12:22.8]**

**FT:** What? That's incredible.

**[0:12:24.8]**

**KKT:** Yeah, and it was a cool group of guys. I mean, in some ways when I was younger and a sophomore, they were very protective of me. Then as I got to be in the running for captain, there was a little bit more competition. The guys I used to fence, I mean, some of them were awesome and they just were like, "Oh, my God. It's so cool that you're here." There were others who thought it was awesome, up until the point I could beat them. Then there were some that were outright hostile, like the worst time was once I fenced a team and the guy got on the strip and he was huge. I mean, he towered over me, he looked like a linebacker, he easily outweighed me by a 100 pounds, and they said fencers fence, which is just the beginning of the bow, like nothing else had happened.

The guy came at me with everything and broke a blade on my stuff. It knocked the wind out of me, and it was just – it was clearly, I'm making my point, get off the strip. I honestly, he actually hurt me and I couldn't keep fencing, but there other times I could win bouts, because a guy swore. Fencing has all these very proper rules and you can't swear. You can't throw your helmet, and sometimes guys would just get frustrated that I was winning and I could score points, because they throw a helmet.

**[0:13:40.2]**

**FT:** You're keeping your cool. I love it. Isn't there that Eleanor Roosevelt saying like, "A woman is like a teabag. You can't tell how strong she is, until you put her in hot water."

**[0:13:51.7]**

**KKT:** Yes. Yes.

**[0:13:53.2]**

**FT:** That's you. That's my way of buttoning that story up. Sticking with childhood, I want to explore your childhood relationship with money. Our sponsor Chase Slate at this really comprehensive study and found that over half of parents said that they do talk to their kids about money. I know that for you growing up, your grandmother was a big influence in the world of money. Talk a little bit about that relationship and what she taught you.

**[0:14:23.8]**

**KKT:** My parents were very good at teaching me the practical things around money, like how to keep track of it, how it was important to not treat it as something frivolous, how it was important to save. My grandmother, she grew up on a farm in Wisconsin and they actually lost the farm during the Great Depression, and like many farmers, it was because just to survive, they needed to take on loans and then the whole crash had just devastated everything. They moved to the city. She and my grandfather were gypsies at heart. They loved moving. I don't think they always had to move. I think they just liked it, but they had six children. They opted to send them to private Catholic schools when they probably needed the money for other things.

They always made ends meet, but it was tight. I know, my dad felt bad. My grandmother in my understanding of her and growing up with her as this just wonderful loving force in my life, she was just so warm and kind and she had no time for too many possessions. She to this day, lives in the same one-bedroom apartment that she's been in since I think 1980. She just would constantly get rid of clothes and things. She just didn't need to be tied down by stuff, and she also just had a real grounding in what was important in this life.

I remember it wasn't long after my grandfather had died when I was in elementary school, she and I were in a car with some of my cousins and we were just driving to get some food. She asked me sweetly benignly like most grandmothers, "Oh, Kelly. Do you know what you'd like to be someday?" I'm in the fourth grade. I'm coming up with the typical like, my little pony answer, which is, "I don't know. Maybe I want to be a writer, maybe I want to be a singer. I don't know. I think it'd just be fun to go do lots of cool things and maybe I'll be rich. I don't know. That would be great." My grandmother stopped me. I mean, she just stopped me.

**[0:16:28.8]**



**FT:** She stopped the car too?

**[0:16:30.7]**

**KKT:** Were probably at a traffic, but I mean, I remember stillness. I just remember the world stopped and my grandmother has these piercing blue eyes and she just drilled them right into mine and she said, "Don't you ever think that money is what this life is about. Don't you ever chase money. There is more important things in this life than money and it is the worst thing in the world to go after just money." I was like, "Okay, nevermind. I'll just think about it what else I want to be when I grow up, but got that. Nevermind."

It really stayed with me. I mean, she's still around but she in her younger days was just so vibrant and happy and talkative and sweet, and she was the grandma who loved you no matter what. For her to turn on me in this way of like, I'm imparting the wisdom of my life to you little girl.

**[0:17:28.9]**

**FT:** If there was one thing I need to tell you, this is it. You think that's all a product of her experience during the Great Depression?

**[0:17:39.1]**

**KKT:** I think so. I also think that she and my grandfather were very much in love and they never – they never made that about what they did, or didn't have. They just loved each other and they loved their family. They just didn't care about material things. It was nice and she make a fuss if you got her a cool present, but give it five or 10 years and you'd learn she'd given it away. It's just like, "Well, I just thought your aunt would like that or something."

She had no attachment to it and she had she had great attachment to people. People mattered to her. Her family mattered to her. In fact, it's interesting because the word when I think of it that she uses for the people she loves most in this world is, "Oh, there's my treasure." She always

says that. She goes, “Oh, it's my treasure. Oh, it's my treasure. How's my treasure?” I think that's telling, like that's what the biggest gift of life is, that's the riches of life for her is love, family and people. That always stayed with me.

**[0:18:46.3]**

**FT:** I love that. What's your money philosophy? It sounds like your grandmother, if she was on – I need to interview, is she still with us?

**[0:18:52.4]**

**KKT:** She is actually about to celebrate her – let me get this right, 97<sup>th</sup> birthday. She's not exactly as cognizant of things as she was, but she's very – I'm very grateful she's happy. She's well for a 97-year-old and she's very well taken care of by my aunts, who still live out in Minnesota. I mean, I have to say she's the best advertisement I've ever seen for getting older. It's rough I know, but still – I look at her and I'm like, “That's a nice way to get that really is.”

**[0:19:32.4]**

**FT:** Well, especially when you have grandchildren like you who are able to take her lessons and her stories and incorporate them into your life and then now sharing it with all of us. I wanted to ask you, and I was saying your grandmother probably has so many thoughts around this, but what is your number one money mantra?

**[0:19:53.5]**

**KKT:** I have come to view money like a river. To me, I've looked at it from many angles throughout my life many different times, but I think there was a point in my life, because I came from a practical pragmatic mindset of save money, save money, save money and make sure that you're taking care of yourself, all those things that are important for just wise financial planning, safety, thinking about retirement. Especially in our culture, I think there's a place where you can go overboard. Sometimes I would notice that I would go to what money I had,

what money I had helped bring into my life and I'd go like I had a little cup to a river and be like, "I'm just taking this sip and then I'm leaving it alone."

It's like, sometimes I think for myself like, "No, I'm really thirsty. I need to do something else and there's a river. I am lucky enough to live on its banks." There's other people who have to walk through a desert to get here, but I live on its banks, so what am I going to do? Am I really just going to sit here and sip from this cup, or am I going to do something bigger?" A river can do many things. It's something where you can block it up and create a very deep dam and it's there for massive undertakings. You can almost make machines out of it, hydroelectric plants, things like that. You can also use it for irrigation. I mean, there's so many practices where you take a river and you create little channels and those channels go out and out and out and it creates crops and agriculture and wellbeing for people anywhere around it.

You can also stop it up and make sure that people who are downriver from you, don't get any. By downriver in this analogy, to me that's the generations that come after you. It can be also the people who are around you in the world. None of these are perfect, or perfectly right, or perfectly wrong, but they all have their attributes. I think it's always important to see that money has its own force, it has its own activity in the markets, but it is driven by human choices. It's very much a reflection of our own psychology and our own thinking. In and itself, it's just another force that's out there and it really can be harnessed, but only if you do it with respect, only if you honestly understand what this thing is.

When I say money is a river, to me I'm always asking myself how am I approaching this very wonderful gift that I've been given to live by the shores of a river. Am I just going to watch it go by? Am I just saying like, "That's nice, that's for the next generation. I'm just going to make sure it goes that way." I'm going to attend to it and I'm going to make sure it doesn't get too low. Am I going to make sure that if there's a drought, we're not all just dying of thirst? If there's plenty and there often is, I'm very fortunate to be able to say that, then why not build those channels?

I like the irrigation model. That's my thing. I'm someone who really checks the status of my ledgers and my budgets, my accounts. I know how deep the water is, I know what the flow is like. Because I take that very honest appraisal, which I also think is important. I think a lot of people –

[0:23:22.8]

**FT:** Spoken like a true investor.

[0:23:24.7]

**KKT:** Yes. A lot of people freak out about looking at the money. To look at it is frightening, but it's also a way that people blind themselves to what they actually have that's abundant. It's like, sometimes a number will just seem too low. I've also tried to train my mind and see a number and be like, "That's a lot. That is a lot." I mean, before this interview, I was just hearing a story about refugees and they were talking about a refugee who was a sound engineer in his home country, but was nights sleeping under a church and begging just to get food. It's like, I was going to run an errand and was probably going to spend a hundred bucks that day like it was no big deal, and here's the story about somebody who can barely get by and has all of the professional qualities that I do. I think sometimes you have to look at what you have and say, "This is plenty. This is not just plenty. This is abundance."

[0:24:22.6]

**FT:** Yeah, this metaphor of money as a river is a really gorgeous metaphor. I think we hear a lot about money being abundant. What's a mistake that you made Kelly with your money? It could be through your See Jane Invest, which by the way is the name of your new podcast.

[0:24:37.7]

**KKT:** Yes. Please go check it out. We're going to have some really cool guests on it. Yeah.

[0:24:42.7]

**FT:** We'll talk about it in a second in detail, but what's been your biggest money mistake?

[0:24:48.6]

**KKT:** Well, let's see. I mean, the biggest one that scarred me was when I was little. I was second or third grade, we were going on a field trip and the night before my parents had given me \$5 dollars to spend at the souvenir shop the next day. I went out with my mom grocery shopping or something and when I got home, the \$5 dollar bill wasn't in my pocket. I had no idea where it had gone, but it was just gone. I was devastated. My dad gave me a tough love like, "You can't do that with money. It's not okay for it to have just fallen away. You can't be that absent-minded."

He also drove home, because to me \$5 at the time was a huge amount of money and he went with that. He's like, "\$5 is a lot of money, especially for a little kid like you." That that to me stayed with me, and I think it's one of the things that drove me to be beyond anal when it comes to my ledgers and my budgets. I basically can create spreadsheets that do what mint.com does, I'm just like, "Let's check all the numbers. Let's make sure we know everything." I try to make sure that doesn't turn into its own mania and obsession, because it can totally go the wrong way. That was one of my earliest money mistakes.

It's funny, so with investing, I can't really say that I feel like I've made a mistake. I do feel like I back companies that aren't going to make it. There's one way to look at that and say, "That's a mistake," but I signed up for it when I became an investor. The stats are horrible around investing. It's like, I think 90% to 95% of all startups fail. I went into my investing model, knowing the likelihood of me picking a startup and having it fail was so high. My approach to investing is a lot like what people do in the stock market.

I try to have a little bit in a lot of places so that at least a handful will compensate for the ones that fail. I'd love to be a little type A person who's like, "I picked all the winners," but that's just not a reality. It sucks. I mean, every time I get wind that there's a company not doing well that I backed, it's like, "Oh, God." I really hate that feeling, but it is what I signed up for. That was not a surprise that that could happen to me.

**[0:27:22.3]**

**FT:** Your podcast See Jane Invest is just an additional offering in the big business that you run called See Jane Invest, which is angel investing portfolio. It's I believe of course. There's this podcast. What is it you're hoping to really deliver to the audience?

**[0:27:41.9]**

**KKT:** In doing what I do, I would say, I mean, I get so much creative energy just from the female founders and the film producers and directors that I come in contact with. They're just such a source of energy. You're right, there's not – it's not a reality that everybody can be an angel investor, but in terms of what I hope I'm modeling, I hope I'm modeling the person who embraces risk for the life joy of it and giving a rope and a line out to the other women especially, but there are plenty of men I enjoy talking to, and I hope with fit from this as well. That it's like, I see you. I see what you're doing and somebody is paying attention to what you're going through.

Here, let's talk to some of the other incredibly cool people I've talked to. This world, whether it's running your own startup, thinking about creating a business, even just trying to approach how would you become in the place in life that you'd want to start a business and what would you do to articulate that idea? You want to hear from the people who have been there done that, and you want to hear from the people who understand all these fun, cool complexities around money and our relationship to it.

When is it good to bet on something that has meaning for you, but is going to put some financial risk in the picture? What makes that a good call and what makes that, “Well, I'm not so sure that's where you should be going”? I created this podcast, because I wanted to hear from a majority of women who are really out there doing the things, where it's not just saying, “Hey, we should have a seat at a table,” but they're stomping in and going, “We're taking over the whole damn lunchroom. Thanks.” This is what it's going to look like. We're good with that. The whole yeah, there's still some problems out there, but instead of just talking about what's blocking us and what's in our way, let's turn the lens to if we were designing all of this, if we were charting our way forward, how does it look from our perspective?

Politics, I think business, I think any of the companies, any of the creative energies that women especially put out into the world, it's a form of representation and it becomes part of the culture. I mean, if you think about it, if you become a unicorn startup, or if you create a film and you become the next Steven Spielberg, by the way, there are not enough women who get to be the Steven Spielberg, so I want that to happen.

If you are those people, you have the money and the influence that the Obamas, the Clintons of the world, anyone running for public office they come to you, both for your money and your opinion on what you see. It's not just hey, you changed the marketplace, or even you can do so many small things, like if you have a workplace culture and you are adamant that there's going to be incredible parental leave policies, or you're only going to pay fair wages or above fair wages, like these are ways that you can model how to change the culture. If you really make it, you are as influential as the people we elect to office. Sometimes you're even more influential, because if you can write the check and you've got their ear, you're shaping the culture and more women should be in that position in doing that.

**[0:31:12.7]**

**FT:** I actually came across a stat the other day that one in four angel investors are women and that's up from just 12% seven years ago.

**[0:31:24.2]**

**KKT:** Yeah, it's been steadily climbing, and that's a great thing. One in four is great, but it's still not as much as we'd like to see.

**[0:31:32.9]**

**FT:** That's rapid progress in just seven years.

**[0:31:34.4]**

**KKT:** It is.

**[0:31:35.6]**

**FT:** That's rapid progress. Sure. Yeah, we got all – we have a ways to go and why isn't there a female version of Steven Spielberg? I've interviewed a lot of female directors on this podcast, and I'm sure they have a few thoughts on that.

**[0:31:48.2]**

**KKT:** Oh, yeah.

**[0:31:48.8]**

**FT:** Part of it is that they just don't even get invited to the table.

**[0:31:50.9]**

**KKT:** Right, right.

**[0:31:51.6]**

**FT:** You're talking about taking over the whole kitchen, but is it the whole kitchen cafeteria and everything?

**[0:31:56.6]**

**KKT:** Lunchroom, yeah.

**[0:31:57.5]**

**FT:** Lunchroom. They don't even get the invitation. They don't even get a seat. Times, they are a-changing and that podcast of yours See Jane Invest launched just a couple of days ago on iTunes. Of course, you can go to [seejaneinvest.com](http://seejaneinvest.com). Is there a more specific website?



**[0:32:12.5]**

**KKT:** Seejaneinvest.com is great. You can follow along on social media. If you check out the website, we've got some freebies for people who are interested if you want some more tools about assessing your own company. We also have some fun promotions coming up through the launch of the podcast to celebrate it. Yeah, seejaneinvest.com is definitely going to be the best place to go.

**[0:32:34.3]**

**FT:** All right. Kelly, let's do some So Money fill-in-the-blanks before I let you go, how about that?

**[0:32:38.7]**

**KKT:** Okay, sounds great.

**[0:32:39.6]**

**FT:** Okay. If I won the lottery tomorrow, let's say a hundred million bucks, the first thing I would do is \_\_\_\_\_.

**[0:32:44.7]**

**KKT:** I probably want to spoil my parents rotten and just like, I don't know, get them dream houses and have them come with maids and lawn care people and just – Yeah, just spoil my parents into their old age and maybe set up some scholarship money for kids that I know that I want to make sure go to school. The rest, I think I'd put towards some pretty cool things, like more funding women entrepreneurs and some films out there, because I could get into some real fun stuff with a hundred million dollars, yeah.

**[0:33:15.1]**

**FT:** Just a few projects, yeah.

**[0:33:16.3]**

**KKT:** Just a few, yeah.

**[0:33:17.8]**

**FT:** I love it. One thing I spend on that makes my life easier or better is \_\_\_\_\_.

**[0:33:23.1]**

**KKT:** I honestly never thought I was someone who's going to get a personal trainer, but I did just have a baby last year. I used to go to a gym and I loved going to the gym, but oh, my goodness, trying to get to a gym on a gym schedule when you have a baby is not easy, so I actually found this wonderful guy Eric from, it's a company called Everybody's Personal Trainer, and it's not in any way like the Shishi, Gwyneth Paltrow Hollywood set up at all. He's incredibly fair and reasonable and just the sweetest nicest guy. Because of him, I am actually getting back into shape and I really think I would have been struggling if I didn't make that decision to say yeah. That's worth it.

**[0:34:05.8]**

**FT:** You're totally right. I mean, the gym – the time at the gym is one thing and the time getting to the gym, coming home from the gym, it's a roundtrip two-hour voyage. Meantime –

**[0:34:17.0]**

**KKT:** It snaps. Yeah.

**[0:34:19.2]**

**FT:** Not to mention the showering. Yeah, it's a lot of time. If you can afford that time, it's a luxury. It really is at the end of the day. If you can get someone to come to your house and kick your butt, even better.

**[0:34:32.5]**

**KKT:** Well not to mention, like after having a baby, your body's in a different place and it's really nice to have the personal attention of like, “Yeah, we're not going to make you do this crazy thing right now.” If I went to a gym, I might not get that and I might get somebody who's like, “Sure, you can do it.” It's like, no. No really, I'm still getting there.

**[0:34:49.5]**

**FT:** Right. Bear with me please.

**[0:34:51.2]**

**KKT:** Yeah.

**[0:34:52.9]**

**FT:** Okay, one thing I wish I had learned about money growing up is \_\_\_\_.

**[0:35:00.0]**

**KKT:** That it's more of a tool and less of a boogeyman. As much as my grandmother had a wonderful saying about money, I think in some of my family members they were – they used money very positively and they taught really positive things, but there was a little bit more of a fear element. I'm grateful that as an adult, I got to a place where I'm like, this is a tool, this isn't a force. This is, well as I said before, it is a force, but in a different way. Not like a – it's there to come at you specifically, and I think that's really hard for a lot of people. It feels money is doing something to them, or has an agenda for them or –

**[0:35:43.1]**

**FT:** Right. Money has no agenda. You make the agenda.

**[0:35:46.8]**

**KKT:** Exactly. It's like, this is a tool, you just shape what that tool becomes. Yeah. I'm there now, so that's what makes me happy.

**[0:35:54.7]**

**FT:** Wonderful. When I donate, I like to give to \_\_\_\_\_ because \_\_\_\_\_.

**[0:36:00.1]**

**KKT:** My husband and I every year actually, it's fun around Thanksgiving, we – I like to use Charity Navigator and Network for Good, but every year, it's the way some people might do Christmas shopping and be like, “Oh, this and this and this,” it's fun every year, we just have this big list. There's probably 13 or 14 charities on it, and it's just we fund them every single year. Some get bigger amounts, others get small amounts, but it's just like, if there's anything that we heard about over the year, we were like, that's an amazing thing. We want that to get some support. When the refugee crisis really picked up, I was like, that, we're going to – I want some money to go there.

I would say I try to pick from the – among, like people who need food, who need housing. I also taking care of animals. Yeah, I mean, there's so many on that list, but there's also schools that did well by us. We wanted to see, like I had a scholarship and I want to make sure other people had a scholarship to my little school, so I make sure I give them money every year. Anything that the political nonprofits that I worked with like Running Start, they always get something. Yeah, it's a whole basket that we give to you, but it's a lot of fun to just be able to do that every year. It's like, yes. That's our take a moment and reflect and offer something back.

**[0:37:33.7]**

**FT:** Last but not least, I'm Kelly Keenan Trumpbour, I'm So Money because \_\_\_\_.

**[0:37:38.5]**

**KKT:** I'm so money, because I'm living exactly the way I want to with money, and I'm actually making that river work for me and for my family and the world around me.

**[0:37:52.6]**

**FT:** Thank you so much for being on the show and congratulations on your podcast. That's huge.

**[0:37:58.1]**

**KKT:** Well, thank you. Thank you so much for having me on yours.

**[END]**