

EPISODE 781

[INTRODUCTION]

[0:00:37.8]

FT: Imagine being at the grocery store checkout with little kids. You're desperate to leave because one kid is crying, the other is starving and your credit card gets denied. Then the next credit card gets denied. By the way, this is the food you need to go home to prepare dinner for your family.

Welcome to So Money, everyone. I'm your host, Farnoosh Torabi. Our guest today experienced this and made two vows to herself when it happened; one to never run out of money again and two, to never go grocery shopping again. She's managed to do both quite well. I'm honored to welcome Chanie Wilschanski to the show. She is a teacher turned entrepreneur, mom to four kids and the breadwinner in her marriage.

Chanie and I talked about her turning points, how she manages money and responsibilities in her big family as the breadwinner and important advice for women who may be unsure about simultaneously pursuing a career and parenthood.

Here's Chanie Wilschanski.

[INTERVIEW]

[0:01:39.7]

FT: Chanie Wilschanski, welcome to So Money.

[0:01:42.7]

CW: Thank you for having me. I'm really looking forward to this conversation, Farnoosh.

[0:01:46.3]

FT: I am too. Everybody, Chanie e-mails me, she's a listener of the show, we have a mutual friend and she pitched me this amazing e-mail for getting herself on this show and this is an example of just how, when you write something powerful, or when you really know your audience, she really knows you guys and you gals out there and what we like to hear and learn about.

This bulleted e-mail that really had some fantastic insights and conversation points for us to uncover on the episode, including the fact that you're a breadwinner in your marriage, that you're a first generation American and how that patchwork to your narrative as a child and now as an adult, your transition from working as a teacher to now being an entrepreneur, and of course, managing family with career and motherhood and womanhood and everything in between. Lots to dive in with you. We only have 30 minutes, but I'll do my best. First, Chanie tell me a little bit about your beginnings as a teacher and did you always have a vision to be your own boss?

[0:02:57.8]

CW: That's such a great question. I actually never had of this to be my own boss. My vision always was to actually start my own preschool. I was a teacher from when I was 18-years-old. As soon as I graduated high school, I went straight to work. I actually went to get my masters and just higher education after I was married. When I was 18, I started working as a teacher's assistant in the Upper West Side in the city and I really just enjoyed working with children. I worked with toddlers and I slowly started working my way up, teacher assist and teacher admin, just working my way up the ladder, but I never had envisioned being an entrepreneur from when I was younger. That wasn't something that was in my game plan.

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FT: What inspired it?

[0:03:39.1]

CW: What inspired it, was it was a number of different pieces that all came together at the same time. I was working in preschool of the arts in Chelsea. They have a number of locations in the city. I started mentoring a lot of the teachers that were actually master certified and had multiple degrees and initials after their last name, but in the practical application of running the classroom and relationships of parents and leadership in the classroom is where a lot of them had fallen short and that was my strong suit.

I was doing a lot of mentoring and there was a couple of pieces. First, I was like from a money standpoint. I'm like, "This is crazy. They're getting paid triple than me, because I don't have a masters and I'm the one that's mentoring them." Then it also came from a standpoint where we had two kids at the time and we were seriously living paycheck-to-paycheck, sometimes most of the time going into debt just to pay the rent and pay for food and I was like, "This is not sustainable. I can't live on a teacher's salary if I want to raise a family." That is what ultimately had me pull the plug from being in the classroom and moving on to other areas.

[0:04:45.6]

FT: While some teachers would have said, "My salary is not enough to afford child care, so I'm just going to become a stay-at-home mom," was that ever in the cards for you?

[0:04:54.9]

CW: Never. Again, every single person is wired differently for me personally. I find a lot of fuel of working outside the home and connecting with clients and just the impact and the influence that I could create in so many other people. When I come home, I know that I've had that time for myself and I'm able to actually fuel my family as well. For me, I look at it integrated, but also as separate entities.

[0:05:19.9]

FT: Now you have four children fast forward and the company now that you run is DiscoverEd Consulting. Tell us about it and how you found your niche in the education space.

[0:05:31.6]

CW: Yeah. I started by giving teacher training workshops and I actually used to drive down to the school to give the workshop, so I would drive a little over two hours to get to each school and I live in New York City, so I would drive to any of the neighboring states, or boroughs, or whatever it. I'd give the workshop for two hours and then I'd drive back for two hours. It was also prep and it was a whole day's work and I would get the most amazing paycheck of \$200 for the entire day.

I was like, "This is crazy. This is not sustainable. I am offering way more value than \$200. I need to figure out how to turn this into a proper business, where I'm actually making money and not paying someone, so I can have this expensive hobby essentially." That was the beginning of my journey. Then I started investing in mentors and we can go down that rabbit hole, how I started investing before I even had money and we were thousands of dollars in debt, but I took this leap to invest in a mentor who completely had changed the course of my business and that's how ultimately we started to become profitable.

[0:06:35.1]

FT: That is really risk-driven. I mean, you're investing. What told you this was going to pay off?

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CW: Such a good question.

[0:06:43.1]

FT: What were the conversations you're having with your partner? Because that's complex.

[0:06:47.5]

CW: Oh, yeah. Oh, yeah. We were, to be exact, a little over \$30,000 in debt at the time. There's so many moving pieces, but this one story just always sticks out at me. I was about seven, or eight months pregnant with my third child. I was in the grocery store. I was going food shopping for the week and I came up to the counter now in Brooklyn where I live on Thursday afternoons, the grocery store is out the door. It's a madhouse. The lines are just forever. Everyone's going shopping for Shabbat.

There's hundreds of people in the store and I'm at the checkout counter and I give them my card and it's declined and I'm like, "Oh, my God. I just wanted the floor to eat me up alive." I give them the next card and it's declined again. I'm like, "No, no, no. You have to try. This sure works." He tries it again and it's not working and I'm getting these angry stares from everyone behind me like, "Move on lady."

He puts my stuff aside. He's like, "Figure out if you had a different card. If not, we'll send your stuff back into the shelves." I'm just shaking. I'm reliving the story now and my whole body shaking again. I call my husband. I'm like, "Meyer, the card is declined. I'm in a store. We need food." He's like, "Try this card." I give him the card. It goes through, we have the food come home. I came into the house and I don't even know how many hours I cried for, but it was at that moment that I told myself two promises. I said, "Number one, I'm going to pull my family out of this debt, come hell or high water and number two, I will never go grocery shopping again." I have kept both of those promises. I have pulled my family out of the debt and I have never gone grocery shopping again. My husband does all the grocery shopping.

[0:08:21.5]

FT: Good for you. Now you're the breadwinner. How has that financial dynamic manifested in – this was this – do you feel you guys fell into it and all the puzzle pieces figured themselves out, or you had to really work at creating a system that manages the emotions and the money?

[0:08:42.5]

CW: Yeah, such a good question. The first thing is that while I am the breadwinner, my husband has a job as well and he works long hours and everything. There's so much of the dynamic that

we have to pull together, where it's like, whose job takes precedence when it comes to certain things, because there are times that there's a lot of overlap. That's a constant conversation. As far as – it was never like, “Oh, the businesses is going to bring in more money than my husband's salary.” It just, it's what ended up happening, like the way that we set up the model and the way that we're continuing to invest is that it's continuing to go on that track.

The way that we really navigate it together is there's so many different pieces, but I think the first one is that Meyer's a 1,000% onboard and he is a 1,000% supportive of the fact he's like – he always tells me, “You have these amazing talents and gifts that you have. It's amazing what you can do with them. It's amazing the impact you can make on the world. Why should who makes more money be a definition of whether, or not you could do this? That's just silly.” That's his mindset and I'm very grateful for that, and that's how we're really able to navigate a lot of the other ups and downs that come along with it.

[0:10:00.7]

FT: That's really exceptional and wonderful and important to hear. A little bit more I'd love to learn about your mom, you run a business, but the chapter before that was Chanie the teacher can't afford food. That moment, I think a lot of people experience today. It's like, “How do I keep the lights on, be fulfilled in my career and make that money, but also address the costs and afford my family?” It's very obvious why, so many women in particular who are making the lower salaries drop out of the workforce. That scares me. That trend is not going away.

In fact, there was an article in The Times recently about how so many young women have all these ambitions and they want to pursue the habit-all-ness and then they realize, “Oh, my gosh, take care is so expensive, childcare are so expensive, my salary is less than what it is to put my kid through school, so I'm going to be the full-time caretaker.”

Then unexpectedly unplanned without really wanting to do it, they opted out of the workforce, which is sad, but also scary because they're not making money. How do you make money and have a family? I will I will go to the deep end and say, you should work at a deficit for the first two years while you have a kid, even if it means not running into credit card debt, but the economics are not the only thing that you have to account for. There's other things.

[0:11:38.2]

CW: Yeah, and I also think there's different kinds of debt as well, which I'm sure you've spoken about this a lot. There's credit card debt, a mortgage as a kind of debt, there's different kinds of debt.

[0:11:46.9]

FT: Yeah, student loans.

[0:11:48.2]

CW: Yeah, yeah, yeah. It's so tricky, because it's everyone really has to understand their risk tolerance and what really works for them. To me, staying home was never – that was never a card on the table, and so because it was never a card on the table, we really had to figure out, “Well, how are we really going to make this work?” Because it wasn't an option. I could never see myself being home and being happy. I'd be miserable.

For me, it was worth it to take a little bit of a plunge. We were in debt for a little bit. We were struggling, but it was investing in the right – I think what you're talking on also with the moms and I'm going off a little tangent here, but I want I want to touch on this point is that we could only make decisions from a place of where we know right now, right?

We say things like, “Oh, I want this dream house, or I want this dream this,” but your dream of that is the dream of the current state you're in. Five years from now, your dream house could be something else. I feel like for women that are in that state that you were saying is get out of your shell, is like speak to a mentor, speak to someone else who's run that course, who's run that path and just hear from a different insight. Let them get their eyeballs on your life and what's going on and see where they can offer some insight. It could be something small that could have a massive effect.

[0:13:12.7]

FT: Right. I think there's also some things that have nothing to do with money that can really alter your perspective on equation. We also know that so many people commute to get to their jobs. If you have children and you're commuting an hour each way, which is not uncommon, my friends do it, that can also add to your disdain with your career and then you're just more than willing to just quit, because you're like, "I don't make enough. I'm losing time, time away from my family, which is really important to me." Finding a way to make some of those things less of an issue, perhaps it means changing jobs to something that's more close, or asking your employer for more time off to work from home, rather than commute.

[0:13:58.4]

CW: It's asking terrifying questions, I think, because for me – No, and I'm being so brutally honest right now. When I was doing those workshops and driving back and forth for hours and getting paid \$200, right? When I was talking to my mentor, we ultimately cut that out of the business and we started something else, I was terrified. I'm like, "What do you mean I'm not going to do that anymore? But that brings in money." He's like, "No, no, no. It doesn't. \$200 is not money." I'm like, "But it's something." I was terrified to let go of that. He's like, "No, you have to let go of that and shift into this in a different model."

I think that when you're thinking about this long commute and like, "Oh, it doesn't make sense," well ask yourself some questions that you've never asked before and just sit in that uncomfortability of that question. I just finished reading a chapter in Michael Michalowicz's new book, *Clockwork*; one of the things that he wrote in the book that just, I've heard this so many times, but reading it again this morning was like, boom. He said, "You need to get more uncomfortable. I'm sorry, the fear of being complacent and staying comfortable should be more terrifying than the fear of the unknown, and that's the place you have to get to."

As a mom, the complacency of like, "Oh, it's just much easier to stay home." No, no, that should be terrifying to you, as opposed to going out into the unknown, which is seemingly the most terrifying thing.

[0:15:13.7]

FT: Yeah. I always say moms, you did the most terrifying thing by going through natural labor. You had a baby, you went through nine months. That's the scary thing I've ever done and I did it and God help me, I live through it. I'm very grateful. Everything else is –

[0:15:31.5]

CW: Is a walk in the park, right?

[0:15:32.8]

FT: Is a walk in the park. It's a cake –

[0:15:33.8]

CW: Total walk totally.

[0:15:35.6]

FT: I wrote down a lot of these zingers that you just delivered to us and I'm going to borrow these, if you don't mind. Don't make it a card on the table, this whole stay-at-home thing and not work thing. I get wanting to spend quality time with your children, I get wanting to be at the forefront of parenting, I get taking time off after you have a baby to be in bond with your child and be with your child, but this idea of I'm never going to go back to work?

[0:16:00.2]

CW: I have all of that. I really want to go into that. I think that this is a mindset thing that I had where it's like – my dad runs a non-profit for the past little over 30 years and he helps Russian Jews in New Jersey and just all over the state. Growing up, people always used to come into the house and talk to him about their problems and about their relationships and as a rabbi, he just would listen and give advice, or whatever it is.

One time I was like, I don't remember, maybe eight or 10-years-old and he was after this particularly difficult conversation, this woman was leaving the house and he pulls me over and he goes, "You see honey, you see this woman?" I said, "Yeah." He goes, "She has millions of dollars, she has more money than she knows what to do with, but look at her life, she's miserable, she just got divorced, her kids don't talk to her," and he went the whole laundry list of all the problems she has in her life. He's like, "This is why you don't chase after money, because money doesn't give you anything."

That was the mantra that I heard all the time that money equals horrible relationships, horrible everything, your kids don't talk to and everything like that. Now disclaimer, I love my dad. He's an incredible person. I've learnt so much from him and I have a tremendous amount of respect for him and this is again, this is the message that I got for better or for worse, but to me, money was always, if I have it then I'm going to lose something else in my life.

I've always played it small, because if I make a little bit of money, then I'll still be married and I'll still have my kid and it's so ridiculous, but that's the way I thought. You have to rewrite, like as a mom, think about what's your money story? What do you actually believe about money? Do you believe that money and a great relationship can't coexist? That's a whole different layer you need to revisit.

[0:17:41.4]

FT: Yeah. I mean, my money story, my money philosophy now more than ever, I mean I have many. I like to write a book about money philosophies, but something that I've recently really felt strongly about is that if I consider myself to be a feminist, which I may be, people don't like the word, there's a lot of debate around like am I feminist? I don't like calling myself a feminist, but I do ultimately believe in the underlying tenets of feminism. I want equality for women and then I want women to be able to have access to options and choices and financial freedom, financial freedom, you can't have any of that without money.

[0:18:18.0]

CW: Nope.

[0:18:19.0]

FT: If you want to pursue feminism and be a feminist and support women and be a leader in your life as a woman, to be to have options and leave bad situations and enter good situations, you need money, not someone else's money, your money.

[0:18:37.9]

CW: Yeah. It's so true, because that's were also the bit – the mindset shift is it's been over a very long time and I continue to work on it. A big breakthrough that I've had also is that money is really a tool and it's going to magnify who you are as a person. I stopped worrying about, “Oh, my God, if I have more money, then I'm going to be a jerk now to everybody else, because rich people are jerks.” No, no, no, no, no. If I have more money, it's going to magnify who I am. If I'm a giving person and I'm nurturing and I am a caretaker and I love my family and my community, then money is going to be able to help me do more of that. Now I could give more money to charity, now I could give more. Now I can do more with it.

It's this tool and I constantly have to tell myself that story, because it's terrifying to charge more money, it's terrifying to ask people for your clients all these different things. It's scary, but where's your focus, where's your mindset?

[0:19:32.9]

FT: I love it. Ask the terrifying question and get out of your shell is also what you're saying. Don't make it a card on the table, get out of your shell, ask the terrifying questions and find out what is your money story, because you might be living a life that is in contrast actually want, and it happens to the best of us.

We learn a lot about your mindset around money, we've gotten even some glimpses into your childhood, your dad's belief systems around money. Was there any other money moment as a kid that really impacted you for better or worse?

[0:20:12.8]

CW: I mean, there's so many. Again, as first generation American, my parents grew up in Soviet Russia, so there was a lot of periods where there was a hunger and my grandparents used to have to wait in line to get bread. Throwing out food, or just being really conservative with everything was just such a big part of growing up. Just really being – I thought it was about bringing frugal, but it was taken to an extreme, because just because I have money now doesn't mean I waste it. I'm still very cautious. I'm careful. We put money in an investment fund, so it grows for us. We're working really hard to become more conscious.

I think as a kid, the not throwing out food impacted a little bit me as an adult, where sometimes after dinner there'll be a leftover piece or whatever and it doesn't all just throw it out. My husband's like, "No, it's good food. Don't throw it out." I'm like, "No, no, no. No one's eating it." Sometimes that impacts me in the wrong way. We're like, "It's totally good. The kids will eat it tomorrow," but I'm so terrified to have my kids eat leftovers because that's all I ate growing up, that I'm like, "No, no, no, we have to throw it out." Again, that's not necessarily for better. I could be more conservative when it comes to that, but it's not a focus that I put too much emotional energy on at this point.

[0:21:33.5]

FT: Yeah. No, it's important to know where it's rooted.

[0:21:38.5]

CW: Yeah, absolutely. Then the other thing for better is that my parents always had cleaning help growing up. My mom always had help. I'm one of eight kids. She always had full-time help in the house, to clean the house, to just take care of the house. To me, I have full-time cleaning help as well. I have someone in the house every single day who takes care of the house, so that I could take care of the business and my kids and not have to worry about laundry and just all the things that are involved in a house.

While some people look at it as a luxury, to me it's an absolute necessity to be able to be a present mom, a present wife and a great CEO of my company. I completely outsource everything that's involved in running my household.

[0:22:21.0]

FT: To hear you talk about the clarity that you have now with things related to work and life and family and yourself, it sounds like maybe this has always been who you are, or was there a period of time when you had to really sit down and get that clarity, and what was that process like?

[0:22:41.4]

CW: Yeah. I don't think there was any specific time. I feel like I'm really okay with bumping my head into the wall. I'm really okay with hitting roadblocks, falling down, getting scraped knees. I'm okay with – I really, I'm okay with failure. I'm okay with it not working out and I just keep on looking as like, I know there's something else on the other side. I know there's something else that's there and I'm going to get there. I'm going to get that clarity.

I think as woman, as moms, or just in general, as people, we're afraid to fail. It's scary. The more you get comfortable with that feeling of falling down a little bit, it goes up from there. I don't know that answers your question, but that's a little bit about how I look at it.

[0:23:31.4]

FT: Well, I think also, maybe it also involved conversation after conversation with your partner.

[0:23:37.3]

CW: Yes. Oh, my gosh, for sure. One of the things that we do that's absolute ritual and this is a must. Again, like talking about cards on the table. This is a card that's always on the table. We have to have a couple only time, every single month, it goes on an auto-reminder in our phones, we go out for breakfast, we leave our house. Or we live in New York City, we'll walk the bridge,

we'll go to the promenade, there's so many places in New York. We just spend time together. We don't talk about business. We don't talk about – it's just that emotional connection time.

The other piece also and I know this can sound terrifying to moms that are listening to these, especially if you have young kids, we go away every single year just the two of us for at least one night. Last year after we paid off debt, we were able to go away to Italy for seven days, which was incredible. We go away every single year for at least one night, most two nights for just away without the kids.

We have a sitter that comes and it's so important to do that when the kids are young, because when they're young is when – your family is only as strong as the leaders in the family. The leaders are mom and dad. If mom and dad aren't taking care of each other, you have nothing to give your family. As a mom, sometimes we think it's selfish to go and spend time with your spouse like, “Oh, I'm doing such a guilty pleasure. I'm spending time with my spouse.” No, no, no. It is selfish not to, because then you have nothing to give your family.

[0:24:59.6]

FT: I love that. I think that's something that merits a lot of reminding.

[0:25:04.4]

CW: Yes, yes. We need that all the time and that's why we have auto-reminders on, because you can have a whole month go by without saying more than like, “Okay, who needs this and you have to pick up this and go to the dentist,” and we have four kids, so it's endless. If you don't block out the time, like you won't say – you can forget to say, “I love you.”

[0:25:25.1]

FT: You said earlier you're really okay with bumping your head into the wall.

[0:25:29.1]

CW: Yeah.

[0:25:31.2]

FT: What has been your greatest financial failure?

[0:25:35.2]

CW: My greatest financial failure. I think, I haven't had – I don't know if I look at it as any specific – I guess, the financial failure would be doing those workshops where I was getting paid a half a penny an hour to do that job, because right now I'm very blessed to be really riding an incredible wave of momentum as I'm building the business.

[0:26:02.9]

FT: How did what you were worth?

[0:26:08.2]

CW: With a mentor and a coach and an incredible community that are constantly asking me those hard questions and helping me realize the transformation that I'm creating with the clients and the schools that I work with has really helped me realize how much I'm worth and how much the content and the coaching that I bring to the table, how transformative it really is.

[0:26:34.2]

FT: All right, Chanie you've been amazing. I've loved this interview with you.

[0:26:39.8]

CW: Thank you.

[0:26:41.6]

FT: What else can I ask you? I feel like you've given me so much in the short period of time. I would like to ask you something that – it's the month of September and we're back-to-school, shopping, fall fashion and a little, a lighter question, but our sponsor is Chase Slate and they did a survey recently and found that a lot of young people are sharing their purchases on social media, over three-fourths of millennials are talking about what they bought on Instagram. What is something that you recently invested in, or purchased in your life that you really were excited about and that you shared, whether that was online, or offline, doesn't matter, but that you wanted to reveal this and share the excitement?

[0:27:26.0]

CW: We just came back from eight days in Florida with the whole family. That was so exciting that we bought five tickets to go away with the family, so that was something that was super exciting for me, that we were able to afford something like that.

[0:27:44.6]

FT: How did that trip go?

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CW: Incredible. I feel like I want to leave New York City. It was amazing. Eight days with the family in a private villa with a pool in the back, just being able to spend time with the kids and not have to worry about every single purchase. The kids wanted ice cream, let's go get some ice cream; just that openness and that abundance when we were out there. Obviously, not throwing money at the wind, but just being able to have that relaxation piece was so incredibly refreshing and invigorating. You're getting me right off this amazing vacation. I am pumped. I am excited. It's been it's been incredible. Being able to do that with four kids going away like that is it's – Yeah.

[0:28:33.0]

FT: What are the ages? Sorry to interrupt.

[0:28:34.6]

CW: Yeah, yeah, no worries. I have a nine-month-old, a three-year-old, a six-year-old and a eight-year-old. My hands are full?

[0:28:40.3]

FT: Are you done?

[0:28:41.7]

CW: My husband is amazing. We really, really are a team. Can never, ever, ever do this without him. Raising a family is one of the most amazing gift. I'm sure, you're a mom yourself, and being together as a team is what really fuels everything.

[0:28:59.1]

FT: One thing I would like to ask earlier as we were talking about being the breadwinner and female financial head of household, describing your role as breadwinner in a word, what is it?

[0:29:13.4]

CW: Wow. It's a good question. I think I would say, it's really exhilarating to be able to do something that I love, to be able to create an impact in schools and education that I'm so passionate about. At the same time, be able to bring in an income that allows us to have the quality and the lifestyle that we want. That combination of the three, I mean, is so rare and I feel insanely blessed.

[0:29:47.7]

FT: Beautiful. It's untraditional, right? I'm in the camp with you.

[0:29:51.3]

CW: Yes. It is completely – especially in my circle. This is really untraditional.

[0:29:54.2]

FT: Yeah, in your circles. In my Iranian circles, like in your Russian Jewish circles, I know. Does that ever show up in your face?

[0:30:07.3]

CW: Yeah, it does and it doesn't. It's more like it's – I feel like it's this way, it's not so much a topic of conversation. It's not something that when we sit down at the table with our siblings, or in-laws, or whatever it is, it's not like this conversation that always comes up that the breadwinner, or whatever it is. It's more whatever, we steer the conversation in other directions, because in all of our siblings, my husband siblings, my siblings, the man is the breadwinner.

It's very untraditional and my husband has nine siblings, so between all of us, we flipped it on its side, but it really works for us and we're very happy. I think it's about just not letting what other people think affect how you're choosing to design your life.

[0:31:02.5]

FT: Yes. Yes, yes.

[0:31:03.9]

CW: It's hard. I'm not going to take that away.

[0:31:06.1]

FT: Yeah, you have to ignore people. Yeah.

[0:31:07.9]

CW: It's very difficult and a lot of it's in my head, and it's hard. I'm not going to lie. This is something that is very hard, absolutely.

[0:31:15.8]

FT: Well let's end on something light.

[0:31:17.2]

CW: Yes, yes.

[0:31:19.1]

FT: These are So Money fill-in-the-blanks. This is my 700th time, but it never gets old. I just start a sentence and then you finish it.

[0:31:28.3]

CW: Okay.

[0:31:29.0]

FT: If I won the lottery tomorrow, let's say a 100 million bucks, the first thing I would do is ____.

[0:31:34.2]

CW: The first thing I would do is give at least 10%-15% percent of it to charity. We're very passionate about the charities that we give to.

[0:31:41.6]

FT: Awesome. One thing I spend on that makes my life easier, or better without saying child care, or housekeeper, because I get that inevitably every time.

[0:31:51.4]

CW: Okay. Okay.

[0:31:53.3]

FT: A given.

[0:31:54.5]

CW: Yeah, because I spend a lot of money on house help, my house manager. Can you repeat the question again?

[0:31:59.4]

FT: Sure. One thing I spend my money on that makes my life easier, or better is _____.

[0:32:06.2]

CW: I do lots of self-care, like spas, massages, manicure, things like that and I enjoy it a lot.

[0:32:16.5]

FT: The one thing I wish I had learned about money growing up is _____.

[0:32:21.2]

CW: Save. How to save properly without feeling stingy. Save in a way that's smart, that's thinking long-term, that's playing a long game and that is something that I do with my kids. They earn money for different things and I'm always teaching them how to save.

[0:32:36.5]

FT: Play the long game. Last but not least, I'm Chanie Wilschanski, I'm So Money because _____.

[0:32:43.6]

CW: I'm so money, because money doesn't rule my life. Money is a tool that will continue to magnify who I really am and that is my journey of constantly becoming better every single day, being a better mom, a better person, a better wife and a better CEO, so that I can make that impact on the schools that I work with.

[0:33:05.0]

FT: Chanie, thank you so much. This has been a phenomenal conversation. I want to talk more to you about all the ways that you are, the how of Chanie Wilschanski. That should be the book, the how of you.

[0:33:18.3]

CW: Thank you.

[0:33:19.4]

FT: So important to hear from strong women like you these days. Can't get enough of it. Congratulations on all your successes.

[0:33:26.7]

CW: Thank you.

[0:33:27.3]

FT: Happy back to school with your four kids.

[0:33:29.5]

CW: Thank you. Thanks so much Farnoosh. This was so much fun. I really appreciate it. I had a great time. Thanks.

[END]