

**EPISODE 964**

*“**AML:** I was really kind of sheltered from the real world I guess you could say. Never had any financial problems and never had anything I wanted that my parents didn’t give me. So to not be able to pay my rent was like foreign to me, I didn’t know that they would come knock on your door and threaten you with letters, I just didn’t know that, right? Get this letter and call my dad, I remember clear as day, I was in my apartment and I called him and I said, “Daddy, hey. Did you send me my rent? He says I’m sorry, I ain’t got it.” And that was all he said.*

[INTRODUCTION]

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**FT:** For many of us, the day we get cut off from our parents is a money moment, right? Some of us may have had experience with this, others, it’s completely foreign, wherever you are in your financial life, I think you’re going to appreciate today’s interview with Amanda Miller Littlejohn. The story she just shared was many years ago in college. Fast forward to today, she is a top nationally recognized expert on personal branding and she’s the author of the book *Package Your Genius*.

Amanda is an idea oven, a brand problem solver and creative power house who works at the intersection of public relations, journalism, marketing and social media. How and why she built her business is a very personal journey. We connect all of the dots on today’s episode from her experiences with money and her parents, to later in her marriage and the financial complexities that inspired her to finally take the reins in her financial life. Here is Amanda Miller Littlejohn.

[INTERVIEW]

[0:02:13.6]

**FT:** Amanda Miller Littlejohn. Welcome to So Money my friend.

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**AML:** Thank you Farnoosh, I am so excited to be here.

[0:02:22.3]

**FT:** I've known you for some time now, you've been joining us at our Pitch Please workshops, it's been wonderful to get to know you, I'm always so impressed by women who are working in your space as a brand marketing expert. You're such a nationally recognized expert on personal branding, you're the author of the book, *Package Your Genius*.

You are the founder of Package Your Genius Academy, which you described as being a hybrid of brand coaching and PR for your clients. Who are your clients typically?

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**AML:** My clients are typically high achieving women who have really been working hard in their field and they typically have had a heads down, nose to the grind stone approach and I've gotten really great results. Either for their employer or their clients and they haven't stopped to take the time to really assess their own visibility and how they're showing up in the world and I help them kind of step out from behind the desk or behind whoever they're working for or on behalf of and start to really amplify their personal messages and get themselves out into the world.

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**FT:** Yes, because narrative is the thing, right? Who you are is ultimately your weapon, your secret weapon and – but who you are, like how you actually distill that, I know we don't have a lot of time with you but for people listening who want to just get going on that exercise, how do they start?

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**AML:** Just a quick way for you to think about it, I always take my clients through a process where we look back over as much history as they can remember, we can look at it from a professional end or we can look through the personal lens and typically, my ideal is to look at your entire self and your entire life who you've been professionally and personally and we go back as far as you remember and we look through the things that have energized you in your past as well as the things that people have thanked you for and asked for your help from.

The energizing piece, that's the question that only you can answer and it typically shows up in different ways both personally and professionally but it's the same thing. The things that people thank you for and ask for your help with, that's how you can gauge how the world is receiving value from you and how the world sees you. We kind of put those two things together and we come up with a really clear picture who this person is and who they've always been.

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**FT:** Well, that's a great transition for us because I want to get to know you more Amanda, who you are and who you've always been and I know that you prepared me a little bit for this interview, sharing a few anecdotes, quick tidbits about your past and it seems like a running theme in your life, whether that was something that you experienced or your husband or your father and all of you experienced a layoff at some point, I've been on the receiving end of a layoff.

I think it's interesting because as a personal brand expert, you know, what happens when you get laid off is I feel like, you kind of lose your identity for a moment. We associate so much of our self-worth and identity to what we do and where we work sometimes that when that is no longer the case, there is a bit of a lost at sea feeling and so how do you reclaim that identity and let's use yourself, your own personal story, your own narrative to walk us through that.

First it was your father's layoff and then your husband got laid off, this is not the same year but -

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**AML:** No.

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**FT:** You had a layoff — your father's layoff I think is pretty pivotal for you, simply because what it meant for you was a loss of financial resource access. How did you manage that?

[0:06:13.6]

**AML:** Well, the first piece is I was in college when my father was laid off and he had always been a very resourced individual, right? My entire childhood growing up, he had a very good job, he was very successful engineer and he also had a small business on the side. I never really wanted for anything, we always had whatever we wanted. Always drove new cars, you know, had a typical middle class southern life.

The idea of needing something from my dad and him not being able to give it to me was really life changing, life shifting and eye-opening because I was the youngest, I was the baby, I only have a brother but you know my dad and I had a really special relationship, I was a daddy's girl and he had never really told no and I remember I was in college and I had a scholarship, a full scholarship except for housing.

Our deal was, okay, you go to school and I'll pay your room and board. Once I was a junior or so in high school, I was off campus, living in Washington DC, renting apartment and I remember, my rent was due and my part was to go to school, make good grades — you know, be Amanda and his part was to pay my rent.

I had noticed that the rent kept coming later and later and this is like a couple of years into the layoff, right? It's not like he got laid off and then the next day he's like, I don't have your rent. This was a few years later. I remember calling him because it was like the 10<sup>th</sup> or something. Like hey, I need to pay my rent, they put something on my door, like — I'm scared.

Remember, this is someone who has never had any kind of — I was really kind of sheltered from the real world I guess you could say. Never had any financial problems, never had anything I wanted that my parents didn't give me. To not be able to pay my rent was like foreign to me. I

didn't know that they would come knock on your door and threaten you with letters, I just didn't know that, right?

I get this letter and called my dad, I remember clear as day, I was in my apartment and I called him and I said, "Daddy, hey. Did you send me my rent?" Hey, he says, "I'm sorry, I ain't got it," and that was all he said. That moment, I remember standing there, what do you mean?

He could have been speaking Greek. What do you mean you don't have it, you've never not had it and that was all he said and he got off the phone and so I remember, just kind of really, you talk about feeling lost at sea. I think that was the moment I grew up. At this point, I was over 20 – I wasn't 13 you know? I was in my 20s, early 20s and I realized that I could no longer be this baby, this daddy's girl who expected people to bail her out and to rescue her and I was an adult, I was going to have to figure this out and that's essentially what I did.

I got to work and I think, what you said about layoffs being a theme of my life, they typically light a fire under me and ignite me to dig deep and find a strength and a resourcefulness that was always there but that I just didn't have to use because I've been, being pampered, right? I'm coasting.

[0:09:43.3]

**FT:** Well, what about this relationship with your dad? I feel like – I mean, I can understand that he may have felt embarrassed and didn't really know what to do but don't you think it deserved a little bit of a heads up, were you bitter? I feel like, how did that relationship move on from there?

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**AML:** I think that definitely was a sense of – I can only suspect there was a sense of shame, because again, you know, you talk about what layoffs do and how it shifts your identity. His identity to have to change from being the person who always has it and to having to say that you don't have it.

I think it did shift our relationship. I did not resent my dad or feel – how do I put this? I didn't feel angry, I wasn't a spoiled brat, I was just taken care of and I think you know, I understood him enough to know that for him to get to the point where he is telling me he doesn't have it, he probably didn't have it a year ago, you know what I mean? But, for him to finally admit to me that he doesn't have it, he must really not have it.

And so, I didn't resent him. Sure, I would have enjoyed a heads up but I think he did the very best thing for me because look, he knew I was smart and we always talk about, my mom and I talk about this and my dad has been – he passed way in 2015 but the things that he kind of gave me as a legacy are things that you could never buy at the store.

That resourcefulness, you know, the way I saw him work. His work ethic, you know? His smarts, his street smarts, his book smarts. He's just – his ability to figure a situation out and I think at that point in his life like you talk about layoffs and I don't think we talk enough about how layoffs can shape your mental health.

And depending on the age that you're at when it happens, you just may not have the resolve to get up and try again, you know. I'm sure that's not the first time my dad was in a tough spot or had to reinvent himself. But at this point, he was in his 50s and you know, you kind of lose that hunger and his youngest child is basically an adult in college. And so –

He passed the baton to me to take care of myself and I think it was the best thing he could have done because really, at no point since that moment have I ever relied on anyone to take care of me.

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**FT:** Yes, even when your husband was laid off years later, you wrote that it was more just a reminder to be in more control of your financial life, you had a child at that point. You just really got focused on taking care of yourself financially and then you got laid off as a new mom. How did that transition end up, I know that that's also when you got the bite to become an entrepreneur.

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**AML:** That was an interesting story. I remember I was working, I had followed my dream to become a long form narrative, non-fiction journalist. Like I wanted to write these long -

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**FT:** Boy.

[0:13:05.3]

**AML:** That would appear in the New Yorker or the Atlantic and I got in a fellowship to North Western to do a journalism program and after that I got an internship at the Washington City Paper which is you know, the type of a spring board to that sort of writing. Got hired on the staff writer but wasn't making a ton of money and then when I got pregnant, it was like, "Oh my God," this throws a wrench in the whole plan. Ended up having a baby, it kind of coincided with the paper going through a big shift.

The owners of the paper had changed and they were laying off, they laid off the entire art department and they were like, we're just going to have the – the sister paper, yeah. The whole aardvark.

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**FT:** We're just going to use stock photos, you know?

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**AML:** Yeah, art, we don't need it. I kind of saw the writing on the wall because I was one of the last people to be brought on as a staff writer. So I was one of the junior staff writers and I honestly Farnoosh, my heart wasn't really completely in it because I felt like to do the type of journalism that I wanted to do and get paid what I wanted to get paid, I just felt like it was going to take too long and now I've got this baby.

So I had already been thinking about exit strategy or other things that I could be doing to earn income and once I had the baby, I remember I was on maternity leave and the paper, it was literally every three months, we'd have this staff meetings and our editor would say okay, I'm getting the word from corporate, that I have to trim two more people.

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**FT:** My gosh.

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**AML:** Literally, people would volunteer or he would have to you know, think through what wasn't essential. And so I kind of knew that it was going to come to that and I remember he called me and he said, you know, I have to make another round of cuts, I just want to know where you are. Obviously, he can't fire me, I'm on maternity leave but I knew there were people on staff and you know, we were a small paper so we were like a family, there were people on staff that just like, lived and breathed that paper.

I just didn't live and breathe it like that and I want to make more money. I actually gave my spot up and kind of took the layoff because I knew, even though I was on maternity leave, I knew that I wanted to be put in a position to make more money. I knew that even if I stayed there and advanced, even became like a senior writer, I was – I probably would only be getting \$40,000 a year and that just was not –

I needed more money faster than that. That was really how it all shook out and I remember shortly after that, my husband unexpectedly was laid off too. And then it got real, right? It was like okay, I am letting this job go but his job is gone and we have this baby and no one has a job and so again, that fire was just ignited in me and even though it was the recession, I just started hitting the pavement. Yeah.

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**FT:** Two unemployed people, a baby and a recession.

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**AML:** Yeah, a great recession at that.

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**FT:** How long did it take you to find a job?

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**AML:** Even you saying that back to me Farnoosh, I'm like, throw anything at me.

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**FT:** Yeah, right?

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**AML:** You young people have no idea.

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**FT:** Nothing that break your stride. Really, how did you find your next gig and how quickly did you start making money and what was that job?

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**AML:** So it wasn't a job, I decided and it really shaped my perspective. The fact that I was laid off, my husband was laid off, everyone – I mean, I walked away from my job but my husband's job, they knew he just had a baby. Literally, I remember, he came home, our baby was three weeks old when he was laid off. And so to me, I said to myself, okay, if I can lose my job, or if I

can be working at this company that is not stable enough that I felt comfortable growing with them, and now I don't have a job.

My husband is working at a company, they know they just had a baby like people were bringing in baby gifts and they can let him go. I cannot – again, I can't rely on my dad and I cannot rely on an employer or to take care of me. So I'm going to bet on me, I'm going to rely on Amanda because I know I'm not going to let me down.

My newspaper situation was that, they just weren't solvent, they didn't have the money to float that many employees. My husband's situation was, they felt like he wasn't a good fit so they let him go but no one was thinking about that as new parents, as a young family, no one was concerned enough about us to just keep paying us.

And so I decided that I was going to go out and try to find my own source of income and I remember sitting myself down, very much the branding coach that I didn't know I was, I sat myself down and I thought about my skills and what I had and who needed what I had to offer.

And I had always been a strong writer. I've always had a gift at communicating for people on their behalves — so hearing what people are trying to say but reading what they're writing and seeing the disconnect or seeing how they're positioning it to other people and seeing the disconnect. So really, translating what they're trying to say so that other people can understand it and I remember, I made a list of small PR firms that might need writers. I made a list of everyone I'd ever interviewed.

Who did I have in my rolodex? I created a little message and I just emailed everyone I knew to say, you know, this is who I am, this is what I have to offer, I can do writing for these types of projects. I am available on a project basis, so you don't have to worry about health insurance and all of that and I just started sending things out. I remember even looking up all the small public affairs and communication shops in the DC area and I cold called, right? I was calling people say, "Hey, you know I am a writer" I mean I'm like when I do that now, do I have the nerve to do that now I don't know but I was hungry, literally and figuratively.

And so that was how it all started and I remember one of the subjects that I had reported on while I was at the paper, I emailed her my message and she said, “Hey Amanda, you know I am in Atlanta right now and I don’t have anything for you but a friend of mine used to work with me. Her and I had a little communication shop a while back, and now she’s the director of communications at the Urban League, The Greater Washington Urban League. So she may need you so I will put you in touch with her.”

She put me in touch with her and I remember I went to meet this woman and we met and talked and I had a little document that I had put together that talked about what I did and what I could offer and she just kind of sized me up and said, “Well you know we don’t have anything and are you sure you want to do this now? You are awfully young, you probably are too young to be trying to do this.”

“I tried to have a business like this and I wasn’t able to make it work and you should probably look for a job.” She sends me home and I’m like, “ah” and for whatever reason my spirit wasn’t broken. I just kept sending out messages and emails, the same woman calls me back two weeks later and she says, “Our director of housing is flooded with work, she needs some help. Can you come in and just meet with her to see if you can help her.”

Long story short, came back in, met with the director of housing who became, I mean I still speak to that woman to this day, I love her and she’s moved on since to several other jobs and she’s hired me for different things but she hired me, gave me my first contract and I remember my monthly retainer for the Urban League was more than three times my salary as a newspaper reporter and so yeah. So that was like the big — and I am at home with the baby.

I make my own hours as long as I get my work done, it was fine and I just grew from there. I started networking, meeting other people who needed help and that is really where everything started.

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**FT:** Amazing. Ah, I love that story and I mean, give us — I feel like it happened kind of quickly for you but you also worked so hard for it and I think what I am also learning is that we cannot

underestimate ourselves but it is so easy to when you literally have just been laid off. Someone has said to you, “We don’t value you enough to have you work here.” So how do you then muster up the confidence to believe in yourself to go out there and get the work?

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**AML:** Now, I would not necessarily recommend this and a part of me was like, “Wow I don’t think I’ll ever have that fire again,” but looking in the face of this tiny person who is looking up to me like I am the world and can do no wrong and they need me that was the motivation that really took all of that kind of fear and ego off the table. It wasn’t about my level of comfort or how embarrassed I was to make cold calls or how humble I’ve had to fear.

Or even how confident, it wasn’t about confidence Farnoosh. It was about providing and my back was up against the wall. Yeah and so I was not going to let that baby go hungry on my watch, you know?

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**FT:** No, yeah. We’re not saying everyone go out and have a baby but there is something that definitely was a trend during the great recession, which was a necessity entrepreneurship, right? People who, well flirted with the idea of being self-employed but then got laid off and it wasn’t about maybe or if or can I, it is I have no other choice but to find my own paycheck and to be in control of that paycheck. I love that.

You have this belief Amanda, which is that women of color cannot afford to be invisible what do you mean by that?

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**AML:** Well, when I think about the women who typically come to me and need support with their personal brands, they are most often the most hardworking, excellent delivering people you’ll ever meet but they do not toot their own horns and what ends up happening is either their hard

work is overlooked or they just are not on pace to make those incremental strides that they could be making if they're visibility was higher, right?

So when you think about working a job even — if you are on pace and you are getting your promotions on schedule, you can really build a good life for yourself but if you are someone who is doing great work but you are not speaking up and you are hiding and people don't know what you do, you end up not getting promoted, not getting advanced and then when you look back over a decade or 20 years of your work the lost income that you have lost.

Just because you haven't made yourself visible enough so that people know exactly what you are doing and can compensate you accordingly is like I think we all miss the point that we only have a window of our lives where we are going to be working and earning income and so if you squander those and you're not making the most of them and making as much money as you can, you are really screwing yourself over in the long run.

And I think women of color particularly because you know we look at the wage gaps, right? The wage gap for white women is what? I can't remember the number but it is lower than what a white man will make but for black women it is even lower, for Hispanic women it is even lower than that and so when you think about earning power and earning potential, we are already behind in terms of compensation on the same level of our white peers.

But then we opt out of being visible and letting people know what we can do, we are setting ourselves back even further. So we can literally cannot afford it. We can't.

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**FT:** You are absolutely right because the reality is that for people of color, women of color, you are starting out in the workforce already at a financial disadvantage, which is lower pay often because of systemic problems, racial discrimination, gender discrimination, all of it so yeah. The least that we can do is to be visible, know our worth, ask for our worth, not allow the system to completely run us over.

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**AML:** Right, exactly.

[0:26:38.6]

**FT:** All right, this question comes from our sponsor, Chase, Amanda and it is, what is something that you practice in your life, a financial ritual or perhaps it is something that you utilize like an app or a website or a step that helps you create financial security in your life?

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**AML:** One thing that I do and I heard this from another amazing podcaster, Myleik Teele, who has the My Taught You Podcast.

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**FT:** Yeah, she's been on this show.

[0:27:14.8]

**AML:** I love her and she gives such amazing advice for women but something that she said and I may be messing it up but I'll just tell you what I took away from it is she says, "For your monthly savings you should increase it by 10% at least annually if you can" right? And so I remember one year I was setting aside a certain number of dollars and this is in the growth year or so. So my business was getting off the ground but it really wasn't off the ground yet.

And I heard her say that and I said, "Well I can increase 10% it won't kill me," so I increased it by 10% and I really saw my savings grow faster and then I actually ended up doubling it at one point because I saw the power of it but saving is definitely a ritual that I take into account especially as a small business owner, you know you have to be on top of your savings just to make sure that you are allocating enough of your revenue for taxes.

And for expenses that should come up if you need to grow your business or take on something but assessing my ability to save on a semi-annual or annual basis to see can I increase the percentage so I can reach my goals faster would be one of my rituals.

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**FT:** Do you want to retire early? Is that a goal?

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**AML:** I don't necessarily want to retire early but to be honest with you, I am very realistic about the nature of the type of work that I do and how long I can realistically do it and be I guess attractive to the audience that needs the type of work that I do. So my plan isn't so much to retire and stop working all together but it is to phase my business out. So you know I am doing visibility and PR and personal branding work.

But I personally believe that even though I don't work for a company agents and within that space is very real and so I know that I am youthful enough and young enough to stay on top of the trends now and to be attractive to people who need this information now but 15 years from now that may be the case, that may not be the case and so I am thinking about other things that I can be doing with my talents and skills.

Maybe having other people run that part and be the outward facing part of the company, who knows? In 15 years maybe everyone will understand personal branding and PR if anyone need it, who knows? But yeah that is how I am seeing it.

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**FT:** It is good, you got to be nimble and I want to mention your book again. It is called *Package Your Genius: Five Steps to Build Your Most Powerful Personal Brand*. If you could add a sixth step, what would it be?

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**AML:** Ooh, a sixth step would be to believe in your power really and I think we talked about that. Every time that I have been with my back up against the wall and in a position where I wasn't sure that I was capable of pulling through for myself or my family, I mean once I turned on that belief and it was a non-negotiable and I turned it on, I won and so every time I really believe in that and believe in my power and believe that the ideas that have been given to me.

And that have been placed in me were given to me for a reason and it is my duty to carry them out and I am equipped with everything I need, I win and so that would be the sixth step, to believe in your power and that has never failed me.

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**FT:** And equip yourself, I like that. I was at a workshop yesterday, a writing workshop because I am thinking about writing more and writing a book and I just love to be an opportunity to go and just write for a day and somebody in the room said we were reading our things aloud and someone said, "In life there are two paths, you can claim or you can be claimed," isn't that interesting?

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**AML:** That is interesting.

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**FT:** Another way to look at it is that you can be in the driver's seat or you can be driven somewhere.

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**AML:** Exactly and I think that's really what I want women especially to understand about visibility and personal branding. When you are intentional about raising your visibility and telling your story and letting people know what you can do and that you are here, you are now in



power to make changes in your life. It is not about who is going to give me a job or give me a contract. It is about what am I going to make happen.

[0:32:04.1]

**FT:** Yes, yes now we haven't really even touched on even earlier, earlier, earlier in your life. I know that your mother was also very influential. You watched her you said scrape coins off the floor just to buy food, a much different economical state than your dad and so what did that signal to you?

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**AML:** So that was really about power and so the coins, I don't know, those five gallon water jugs, we would always have water delivered to our house because we had a water fountain. So those jugs that you see in the offices or used to see them in office buildings, the big five gallon jug, we would always put our spare change in one of those. Back then the jug was glass so it wasn't like the plastic kind. So it was like big hefty, glass jar.

We put spare change in that and my parents kind of went through a bitter divorce and I think at one point, my mom was – she thought she was going to be a stay at home mom, housewife type person and when things with my dad turned a page, he really showed her I guess or tried to show her his power. He wielded his power financially so he will give us money of course but if she needed things or she needed money to go to the store, he was mad at her.

And they weren't in a good place and so it was kind of like you have to ask for money because she wasn't working and so I remember seeing her do that and that really stuck in my head as a woman how I never wanted to be in a position to have to ask a man for resources to do anything that I want — like I want to be in control and in fact that was actually one of the things my dad always said to me was that make sure that you study.

That you become someone so that you can see about yourself and you are not dependent on a man as my mother was in some degrees dependent on him but I have to give her tremendous credit because after their divorce, she really turned her life around and she studied to become a

statistician. She was really good with numbers and she still is and she ended up getting a job from the State of Tennessee and she continued to get promoted.

And she really became – she made something of herself. She became a boss in her own right and she retired a couple of years ago. She has a great pension and she has a great life in retirement but I really saw her in the same way he told me I don't have it, right? That was the message that he sent to her but obviously in a much more malicious and I guess emotionally abusive way but when she realized she couldn't count on him or anyone else just to "save her" she turned her circumstances around.

And that is another example I am really proud to look at to see like you can change your story even if you weren't prepared to do this, you have power and I remember watching her, my brother and I am watching her because she had to take these tests and different things to qualify because she was doing research and statistical analysis for the Department of Labor and she had to take refresher statistics classes and literally looking at those books we were like, "What is this? What is this math?" And she studied and passed her tests.

And we were all like, "Mommy you passed your test?" "Yeah." "Did you pass? Did you pass?" And we knew that there was so much on the line. If she didn't pass, she wouldn't get this job that would put her on this new path to be able to see about herself and to see about us in her way and so that was really powerful to see her turn her entire circumstance around even though she had gotten lax and I guess decided, "Okay I am going to let this person take care of me." And when they defaulted, she had to create a new story as a woman.

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**FT:** You can always change your story, I love that. That is really powerful and true.

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**AML:** It is true.

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**FT:** Amanda Miller Littlejohn thank you so much. I look forward to seeing you again in the fall at our next workshop and thank you for all the work that you are putting out in the world and helping women help themselves.

[0:36:30.7]

**AML:** Thank you Farnoosh. I am excited to see you again. Thank you so much for having me on So Money, this has been a dream come true. I have been listening to you for years to be able to share the stage, the audio stage with you is awesome so thank you so much.

[END]