

**EPISODE 1200**

**“CB:** *It's important to make a distinction between what you care about and what your North Star is. You are, of course, going to care about that long list of issues that are impacting your community or your country or the world, and that's a good thing. We would never tell you to stop caring about 90% of that list. But what having a North Star does, what focusing in on one of those issue areas does, is it allows you to focus that energy, that time, that money so that you can see over time how you are being impactful. It's one of the ways that you can get feedback over time and see that change happen.”*

[INTRODUCTION]

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**FT:** Welcome to So Money, everybody. I'm your host, Farnoosh Torabi, and thank you for joining me on this very special episode, episode 1200. We've come a very long way, and I know that this show has helped many listeners create an impact in their financial lives. So today, a very fitting episode where we're going to talk about impact, how to as individuals walking the earth who care deeply about issues make an impact, create change in even a small way.

Our guests today are Tammy Tibbetts and Christen Brandt, friends and Cofounders of an organization that has now going on 10 years called She's the First. She's the First provides the toolkits, trainings, and funding that community-based organizations need to educate and empower the most underserved girls. It's an organization that advocates for girls' rights on a global scale. Thanks to them, they have helped over 138,000 girls in 26 countries. They celebrate a decade in service, and at the same time they have a new book called *Impact*, which brings to the forefront all of their ideas and advice around how to leave the world a better place than when you entered it.

Here's Tammy Tibbetts and Christen Brandt.

[INTERVIEW]

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**FT:** Christen Brandt and Tammy Tibbetts, welcome to So Money, co-authors of the book *Impact: A Step-By-Step Plan to Create the World You Want to Live In*. It's so timely. Thank you for joining.

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**CB:** We're excited.

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**TT:** Thank's for having us!

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**FT:** Absolutely. This is my first like threesome on this new platform I used to record called SquadCast, so we're going to really make history here. But all jokes aside, this book, *Impact*, is awesome. It's great for people coming out of college later on in their careers. I think we all feel like it's time to give back. We want to make an impact. There's been so much social change just in the last 14, 15 months. Was it intentional to bring this book to the world in the current world that we live in? Were you inspired by the events of 2020? Tammy, why don't you start?

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**TT:** Well, we started writing the book in 2019 and we had the dream to write a book for even longer. 2019 was the 10th anniversary year of She's the First, the nonprofit that we founded. So it was at that reflection point where we realized that we had learned so much about how we've created impact in our own lives through our own organization. Then we had so much to share with others, the book that we wish we had when we were starting out. That was the original impetus. Little did we know, when we were putting the final edits on the book in 2020, during the pandemic, how relevant it would be to our lives as we saw that the systems around us are falling apart.

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**FT:** Yeah. Christen, tell us who this book is really for because while your organization that you started with Tammy, She's the First, is multinational. It's far-reaching. It's your full-time jobs. There's various levels of impact, right? People listening may not have the bandwidth or the desire to do what you two have created, but they still want to make a change. So tell us about who can get on board and who should read *Impact*.

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**CB:** What we found through running She's the First for the past decade plus is that people really do look to you for advice and for inspiration in how to create change in their own lives. But to your point, Farnoosh, there's not a lot of people who want to or have the time or the energy to go ahead and start their own organization. Actually, that's probably not what the world needs more of, is more nonprofit organizations. But I think the thing that really binds us and that links us is that I do believe that everyone really does have a desire to leave the world better than they found it. We want to know that we're creating positive change around us but we really never get the guidebook on how to do that. It's never really clear how to know when you are creating positive change and when it's working and how to figure out where you fit in.

That is really who this book is for is for any person who wants to create positive change but looks around them and feels that just total overwhelm at where do I even start and where is my place in creating a better world.

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**FT:** Well, maybe we can navigate this through your own personal journeys of starting She's the First, which is this. As I mentioned, it's an incredible organization. It's backed by, gosh, Michelle Obama, the United Nations helping girls choose their own futures out creating a world and a space for them so that they can do that. First, maybe talk a little bit more about the organization. But when you were starting it together, what were those initial challenges that you overcame? We can maybe go through the journey, eventually. Tammy, do you want to take this one?

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**TT:** Yeah. We firmly believe that the change that you create in the world is so rooted in your own personal stories. For both Christen and I, education was a key driver in our success. We're both the first in our families to graduate from college. We went to different universities and colleges but we met through a scholarship program when we were students. New York Women in Communications gave us scholarships, and that introduced these powerful women in the communications industry into our lives, at a time when our dream was to become magazine editors. It's that personal experience we had with education and mentorship I think lit that fire in us when we were young 20 somethings to want to ensure that girls around the world would have those same opportunities.

The idea for She's the First originated as a social media campaign in 2009, when you'll remember Facebook and Twitter was on the rise and YouTube, not even Instagram yet, and we saw the potential there was in getting a message and building awareness around social issues, number one. Then, number two, using those networks to fundraise in a very grassroots creative way, which was very appealing to two young women who didn't have the ability to cut and write big checks, but we had a lot of friends who could give \$20 each.

At first, She's the First was really centered on how can we support more girls to be the first in their families to be educated, to graduate from high school around the world, recognizing that worldwide 130 million girls are out of school. In the decades since we pushed upload on that social media campaign, that YouTube video that started the organization, we've evolved into a global nonprofit that reaches almost 140,000 girls per year across 26 countries. When we talk about She's the First, we're really looking at it from a holistic rights-based perspective and how girls are – They're always put second.

In our work, we put girls voices first and front and center, and recognize that they are entitled to rights that they don't get to experience in many cases, no matter where you're looking in the world, whether that is internationally or even in our own communities within the United States.

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**FT:** What were those initial missteps, as I'm sure you learn through trial and error? But it sounds like you had a really great start. You had a really kind of impactful kickoff. Social media really leveraging that in its infancy back in 2009. Not so long ago but technology moves fast. What did you learn hard in those early years?

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**CB:** Yeah. The biggest thing for us is that we were really lucky in the organizations that we partnered with around the world because they were really open to giving us feedback and to pointing out kind of the places where we could grow and we could potentially do more over time. That was really key because without those organizations working alongside us, we would have been really kind of without a guide, without a North Star to follow in some ways because they know and they understand what girls are really experiencing around the world.

I look back and I think we were both kind of focused so heavily on education that in some ways we missed the mark on the bigger issue that we're trying to solve, which was really the goal was never that girls everywhere have a diploma, and they can hang that on their wall, and then go back to a life where they're not able to choose their partner or how many children they have or their job or what have you. The goal was always, of course, that girls have that agency, that they are able to decide for themselves what their lives are going to look like.

Over the years, we came to realize that education, a girl sitting in a seat in a classroom, does not actually necessarily always equate to a life of agency or to the ability to make her own decisions for her own future. There are a lot of other elements that go into that, which is where, in the history of She's the First you start to see us adapting that model and working with partners in different ways. So I think a lot of it was a learning process where we were really lucky that we didn't fall hard, but we were able to take it step by step by step.

Part of that, of course, is that we had full time jobs on the side, so it's hard to do anything so big that you're going to fall when it's on the side. But part of it is just that we worked with the right people, and that's one of the pieces of advice that worked its way into our book, which is make

sure that when you embark on this journey, that you're not doing it alone and that you're working within communities and within groups who are going to help guide you to find the right next step.

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**FT:** How do you define impact? What are the levels? What are the many ways? Let's inspire the listener who's like, "Okay, I want to make an impact. But where do I start? What does that even look like for me?"

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**TT:** Impact is leaving the world better off than you found it, and that can be on a global scale, a local scale. We encourage people to think both what they can do in their own communities, what they can do on a national level, what they can do on a global level. It is really important that you don't go comparing your efforts to someone else's because everyone has something different and unique to offer, different life experience, different types of resources, and it's all valuable.

We oftentimes hear from people who kind of put themselves down when they're talking to the two of us, and they're like, "Well, I'm not saving the world. I'm not leading a nonprofit organization or even working for a nonprofit organization." That's why when we wrote this book, we really hoped that we would reach those people and remind them that change doesn't happen if everybody's working at a nonprofit organization. We need to have supporters who are within power structures, within companies that have lots of money or the opportunity to employ people.

There's so many ways or not to mention just government running for office. There's so many different ways that you can find to plug into and are, if I could sum it up, very simplistically, it's that don't spread yourself too thin and don't scatter yourself all over. Make sure that you identify your North Star, like a vision for the world that you want to live in. All of those efforts and commitments that you make over an entire lifespan, if you can tie those efforts back to that North Star, it will truly give you a sense, a rewarding feeling of the progress that you've been a part of.

In our experience, it makes you feel just day to day waking up with so much purpose because you're aligned to something that is bigger than yourself, and you use that North Star to also find your people, find your community and the movement of others who are in this with you. So you don't feel like you are carrying all the world's problems on your shoulders.

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**FT:** Any advice for identifying that focus, which you even described was a bit of a navigation as you were building She's the First, realizing that you were maybe focusing too much on one area? There was a more global issue, a task. For someone listening who's like, "I care about anti-racism. I care about the pay gap. I care about the environment," there's a whole litany of causes and important issues and things to care about. What is that meditation? What is that process where you can identify where you want to put your thoughts and efforts and money?

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**CB:** Yeah. I think, first of all, it's important to make a distinction between what you care about and what your North Star is. You are, of course, going to care about that long list of issues that are impacting your community or your country or the world, and that's a good thing. We would never tell you to stop caring about 90% of that list. But what having a North Star does, what focusing in on one of those issue areas does is it allows you to focus that energy, that time, that money so that you can see over time how you are being impactful. It's one of the ways that you can get feedback over time and see that change happen.

What we recommend is that you focus on, first, your own experiences. What are those experiences in your life that either drive you to want to create change, so others don't experience the same things? Or what are those experiences that were so good that set you up for success, that you believe everyone should have access to them? So a great example of this is that Tammy and I both received funding to be able to go to university that really impacted our ability to go where we wanted to go and do what we wanted to do. That was a positive experience that we both used.

For me, I grew up surrounded by women, my mom, a bunch of aunts, my grandmother, who really showed me the power of women's networks. But I also grew up surrounded by men who were verbally and in some cases physically abusive. So I saw the way that these power structures just didn't work and I wanted to make sure that that they would be changed. I can draw on these experiences and this kind of holistic view of all these experiences in my life to identify what is an area that I can really connect to that really just makes sense for me because it's something that I can connect with deep, deep down in my heart of hearts.

I think another way to go about finding it is to really reflect on what makes you angry, what makes you emotional. As you're going through the headlines of the day, you might not have, for example, a really intensely emotional experience with climate change. But certainly, climate change impacts every single one of us each and every day and impacts our future. So if you find that the issue that you keep getting drawn back to, and the solutions that you are most excited about are in this area of climate change, that is a great cause to kind of hang your flag for.

The last thing I mentioned is just to remember that having a North Star doesn't mean that you automatically say no to everything else. It gives you permission to say no more often and gives you permission to focus your efforts. But, of course, if your friend is hosting a fundraiser or there's a rally for a cause that you care about, you don't have to say no to those things. You can and always should leave a little bit of space to make sure that you're still part of the change that you want to see in these other areas as well.

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**FT:** So many more questions. You brought up so many important issues. For example, the importance of once you've identified your North Star, realizing that you can't just like shoot for that star in a silo, right? You live in a world where like, even with your organization, She's the First, I'm thinking and, as you know very intimately, in order to be able to facilitate opportunities for girls and create space for them to be the best they want to be, we need to dismantle patriarchy and sexism and the wealth gap. That's not on your plate, but how do you operate in a world where there are these headwinds, right? How do you work against that? Because you're



focusing on educating the girls and obviously addressing this bigger stuff but it's not – You can't do it all, but how do you operate in a world where there are these headwinds?

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**TT:** Yeah, Farnoosh. You nailed it. This is like our favorite chapter in the book, when we talk about Band Aid fixes versus system solutions. Starting with answering that question from the She's the First perspective, well, when we started out, as mentioned, we were very focused on how can we give girls what they need like the scholarship money or the books and the uniform, so she can go to school and be successful. As we learned more, we realized, well, this isn't just about giving girls what they need. It's about looking at the systems that they're a part of, and what kind of support networks they do or don't have, and how do we make sure we're tearing down the obstacles that they face. That accountability is on the adults in their lives.

A big part of what She's the First does now is focused on strengthening the ecosystems around girls and training, the educators and mentors who are in the community, trying to change the culture and the obstacles that girls are up against. Now, like taking a step back and applying that more broadly to your own impact work, this is where in the impact planning process, we guide people to think about a combination of what are the small, easy things you can do as part of your lifestyle. We call them the easy impact points that you can earn. This is, a lot of times, sustainability efforts like using recycling, composting, buying secondhand clothing whenever you can, supporting women or black-owned minority-owned businesses, etc. None of that is going to single-handedly change the world, but it's going to allow you to live in alignment with your values.

While you're doing those smaller actions, we guide you to think about what are the heavier lifts that you can take on by contributing to systemic solutions that are being led by organizations and activists, where you can be a part of those efforts with a group to actually get to the root of problems so that while there are emergencies are happening every day in our communities and in the world, and it is important to be responsive to those crises, it is equally, if not more important to think, how can you be part of the ongoing efforts to just at the root and at a very systemic level, we tear down the systems and rebuild them in a way that is more just and equal for everyone.

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**FT:** Very important, how do you identify those movements and organizations that are truly getting results, right? There's so many not for profits. There's so many directions we're being pulled like, "Donate here. Donate your time there. Donate your dollars there." What's your strategy? What's your cheat sheet for identifying those causes to partner with that will actually lead to results, and then how do you measure results? What's a good way to measure that success?

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**CB:** That is a good question, especially because we find that people who are giving particularly at larger amounts, often they go to this kind of traditional advice, which is you look for organizations that have low overhead. In other words, they spend more on their "programs" than they do on things like staff or rent or printing and things like that. That ratio has been kind of held up in the past as a way that you determine whether or not an organization is really effective at what it does.

It's so interesting to us because if you were to look at a startup business, for example, and to say, "I'm going to invest in a startup business." But at the end of the year, I want to know that you spent at least 75% of all of your expenses were on the product itself, and that you have no more than maybe 10% of your overall revenue is in the bank at the end of the year. I mean, people would look at you like you had lost your mind because it's a terrible way to run a business.

I think advising your everyday person to get deep into the financials of nonprofits anyway is kind of this big and daunting thing that puts up a huge barrier between the everyday person and your ability to choose a nonprofit that you just want to do good in the world with. So what we recommend instead is that you really look for those organizations that you align with in values. That starts with your North Star and looking at do we share the same vision of the world. 80% of the time, just sharing that vision of the world is probably going to be enough to show you which organizations you should be working with.

But from there, if you want to get deeper, taking a look at how they define impact, and this gets to your measurement question, Farnoosh. How they define impact is really important, and does that definition align with what you're looking to achieve? Do they talk about, as part of their impact, the number of meals that they have served, for example? Or do they talk about, as part of their impact, changing policy around homelessness policies and looking at how did they determine what success looks like, and is that what success looks like to you? Is that addressing a root cause? Or is that alleviating kind of short-term harm and pain?

Both of those have their place, but you're looking to really decide what kind of change you're looking to create, and then match that to what organizations are doing. That's probably a better way of approaching it than trying to compare organization A and organization B and who is better, which is a wildly kind of subjective metric.

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**FT:** A question that's probably not addressed in your book because of timeliness but because you're both at the front lines of this philanthropic world that we so appreciate. The pandemic, the subsequent recent recession has unveiled so many fractures in our world and has brought to the forefront things that were problems before. But now we're realizing, oh, my gosh, that the clock is ticking. We have to address things like climate change. We have to address the racial inequalities, and the list is long.

Where do you hope a lot of the attention goes in the next 5, 10, 15 years? I mean, do you – Personally, I'm curious. What are some of the immediate things that need to get addressed? Perhaps fodder for listeners who are wondering about identifying their North Star. I think they would really appreciate your thoughts on this.

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**TT:** Our goal with writing this book was to get as many people off the sidelines as we could to realize their full potential as change makers because we firmly believe that everyone is thinking proactively about the change that they are personally connected to, what they specifically have to offer. So I'm not talking about like reaching out to an organization and saying, “How can I

help?” Then providing like no information about yourself and what kind of skills you have or not signing up for a monthly giving plan.

If everyone was really being specific about, “I have this much time. I have this much money I can commit to, these skills,” and then plugging them into relevant organizations and movements, we'd be covered. That way, we really want people to kind of take that leap of faith and trust in society and humanity to know that if you can go to bed and peacefully, knowing that you are doing as much as you can at this moment in time, and that you will plan, sustain that over a lifetime because let's be real. Not everyone can be 110% all the time. Sometimes, you get sick or you have emergencies in your family, so you shouldn't be too hard on yourself if you're going through that phase in your life.

If you lost your job during the pandemic and you can't take on volunteer work, you had to cancel all your donations, don't feel terrible about it. Just focus on getting yourself back up to a healthy place because this is a long game, and we'll need you a year from now to be back at it. That's all part of the process too. So rather than – I guess a lot of times, people want us to give them the answer of like, “What cause should I be focused on for the highest ROI?” Or, yeah, that like kind of looking for us to be the arbiters of what is the most impactful. I hope this isn't a cop out, but it is really what we believe that it's about finding your lane, making a plan, sticking to it, and recognizing that if we can all collectively do that in our unique areas of influence and experience, we'll move the needle.

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**CB:** I might also just add to that too. We've been talking about individual impact, and that's what the book is focused on, and that's important because so many of us, as individuals, we want to create positive change. We also do need to recognize that there are changes that need to happen at a systems level, at a governmental level, at a policy level that we can and should be part of. But those actions are really going to look like holding the power players accountable.

So whether your issue that you're working toward is in gender equity or in racial equity or in climate justice, you're going to be taking these everyday actions and working with organizations. But I just hope that you'll also look at the policy level and look at the ways that you can be

writing into your members of Congress and figuring out what does systemic change look like for this, and then how can I help push that forward?

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**FT:** Tell us before we go what you're hoping for She's the First. As you've rung in your 10-year anniversary, you look ahead to the next 10 years, what are your hopes and dreams?

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**TT:** I would encourage you all to visit the [girlsbillsofrights.org](http://girlsbillsofrights.org). This is the Global Girls' Bill Of Rights, which She's the First organized a couple years ago, and it is the top 10 rights that girls themselves declared that they have but that they don't get to experience. So we are working towards creating a world where girls everywhere have their rights respected, especially those top 10, and continuing to grow our reach so that we can invite more supporters into the movement, more girls into the programs to access our tools for advocacy.

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**FT:** Lastly, I promise this will be the last question, I so admire your partnership as co-leads of She's the First. What's your advice for those of us who are interested in copilotting a project or business with somebody else? What's your secret?

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**CB:** We actually, our initial book idea was to write an entire book on this topic because it can be really, really difficult. What Tammy and I have found is that what pulls us through every step of the way is that we share a North Star. So because we share a vision for the organization, for the change we're trying to create, no matter what we might disagree with or even butt heads about, especially in the early days, it was that shared value system that really pulled us through. If you're looking for someone new or you're in a bit of a rocky business relationship, we'd really advise figuring out what is that shared vision that you have, what are those shared values because you can always come back to that, and that will get you through any disagreements or

anything that you're unsure about and really solidify that relationship on a foundation that is central to achieving your goals.

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**FT:** It is so much like what we talk about with couples and money.

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**CB:** It's so true.

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**FT:** This is great. This translates so well. Thank you so much, Tammy and Christen. Congratulations. The book is called *Impact: A Step-By-Step Plan to Create the World You Want to Live In*. All proceeds from the book go to the foundation, She's the First. Congrats.

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**TT:** Thank you so much.

[END OF INTERVIEW]

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**FT:** Thank you so much to Tammy and Kristen for joining us. To learn more about their book, *Impact*, visit [planyourimpact.com](http://planyourimpact.com). To learn more about their organization, She's the First, the website is [shesthefirst.org](http://shesthefirst.org). As a reminder, 100% of book proceeds go to support She's the First.

All these links are available on the So Money podcast website, [somoneypodcast.com](http://somoneypodcast.com). While you're there, click on Ask Farnoosh and leave me your questions for our Friday episodes called Ask Farnoosh. Stick around for Wednesday's show, a very juicy conversation with a rich lady, Jennifer Risher, who has written a memoir called *We Need To Talk*, a thought-provoking

personal story that explores the hidden impact of wealth on identity, relationships, and sense of place in the world. Jennifer and her husband became millionaires in their own rights, luckily, thanks to working for some famous tech companies. She'll tell us all on Wednesday. In the meantime, I hope your day is So Money.

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