

**EPISODE 1340**

[00:00:00]

**FT:** So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1340, making a financial impact without any money, with Elisa Camahort Page.

***ECP:** Our world has gotten smaller. We've become more isolated. And so I see kind of a rise in people thinking more about local issues than maybe they used to because local public health, local economy, local housing crises, I mean, these are much more kind of highlighted and in our face."*

[INTRO]

[00:01:03]

**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. We are in conversation today with an entrepreneur who is passionate about teaching everybody how to align their values with their business mission, their personal financial mission, how to own your value and values, how to create profit and progress. Our guest is Elisa Camahort Page. She is a speaker, a consultant, an author. Fun fact about Elisa, she is a Co-Founder of BlogHer, an online blogger community that holds a yearly conference for women bloggers. It's now owned by SHE Media. It's founded in 2005. You may not have even known what a blog was back then. So Elisa is a visionary.

But in our conversation, we focus on how to make a social impact and a financial impact when you are making inconsistent income, when you are self-employed or maybe unemployed. How can you use your social capital, your time to move the financial needle for yourself and others, for your community and the world? It starts with knowing your values, which isn't always an easy thing to decipher. We unpack it quite a bit here in 30 minutes. Here's Elisa Camahort Page.

[INTERVIEW]

[00:02:18]

**FT:** Elisa Camahort Page, welcome to So Money. It's nice to spend some time with you on the show.

[00:02:24]

**ECP:** Thank you so much, Farnoosh. I'm thrilled to be here.

[00:02:26]

**FT:** Many know you as the Co-Founder of BlogHer. For those listening who are not familiar with BlogHer, it is the OG of giving women who blog a real platform to create and monetize and connect, before it was even really a cool thing to do or a mainstream thing to do. So you were very ahead of the curve there with your co-founders, Elisa. So, of course, that was just the beginning for you. Since then, you have since left, but you've written books. You've started more companies, shall we say. You are speaking now, and really what you're passionate about speaking and your message that you really want to put out in the world is what we're going to talk about today, which is how to align your money with your values, particularly for those of us in the audience where we have inconsistent income. This was you.

Let's go to that moment when you co-founded BlogHer, Elisa, and tell us a little bit about the risks that you took when you launched that, given that, just as I explained, it wasn't yet this mainstream road-tested idea.

[00:03:33]

**ECP:** Right. So back in 2005, yes, I joined forces with my two co-founders, Lisa Stone and Jory Des Jardins, and we decided not to start a company but to throw a conference. That was like any other tech or blogging conference, but all the experts and speakers just happen to be women. They weren't women talking about being women. They were talking about being political bloggers, or business bloggers, or personal bloggers, and they happen to be women in that space.

That's because at the time, we noticed that the mainstream was starting to pay a little bit of attention to blogging as a form of content, creation, community, influence, and all the sources that they were pointing to and linking to and talking to were men and predominantly white men. We're like, "It would be a damn shame if we had this whole new media model, and it just ended up looking like the existing media model." But we weren't going to start a company. It was a labor of love. We went from idea to the first conference in four months, and it was only after that first event that we were like, "Wow, there's a whole –" Women are really excited about this. They feel like they love it, and they're good at it, and everyone says, "I will do what you love. The money will follow." Well, why can't the money follow, and why can't we sort of help create a market here? So that's what we decided to do.

But we bootstrapped for two years before we raised our first round of venture capital. After the first six months or so, we agreed to let our consulting – The consulting we have been doing, we agreed to let it go and to not renew clients and not to seek new clients and focus on it full time. Yet we were another probably a year, year and a half away from getting around to funding that allowed us to pay ourselves salaries. Now, we paid a lot of other people. We believed in paying for content. We pay consultants and contractors. But we weren't consistently paying ourselves.

After we got our first round of funding, and we started paying ourselves a reasonable salary, this whole topic of how to create, align your values with inconsistent income came up because I did my taxes the first year or two after getting a salary again, and I thought, "Wow." I thought I was a generous person. But I am not donating very much at all, compared to my mental model of who I was in the world. I was like, "I have to fix this because I'm disappointed in myself." So that's what really started me thinking of this path was just personal shame.

[00:06:12]

**FT:** As it is a personal path for all of us. It's a recurring theme in my life too. When you are finding yourselves having these conversations with audiences and largely women audiences about putting your money where your values are. What are our values right now, and where are we sourcing our sense of where we want to make an impact? Is it what we're seeing

geopolitically? Is it environmental? What are women caring about these days, not assuming that it's just one thing either?

[00:06:43]

**ECP:** Right. Well, women, like any other group, they're not – It's a big part of when I – After leaving the company that acquired BlogHer, we raised four rounds of funding, and we got acquired in 2014. I stayed for a couple more years, and then I left, and I ended up co-authoring this book *Road Map for Revolutionaries* with Carolyn Gerin and Jamia Wilson. One of the points of that book was to how to be a more effective every day advocate and activist for the things you believe in. Something I strongly believe is that you need to triage.

There are a lot of things in this world to care about and that bump up against our values. I wake up every day, and I'm probably upset about 25 different things. But I can't focus on 25 different things and become an expert and become like super plugged in. So I always recommend thinking about what are the issues you care most about and who are leaders? Which issues do you want to actually be a leader in where you're out there talking about it, advocating about it?

That's one kind of capital you have is your social capital of what you talk about and what you say. But who are the people or the organizations that are leaders, and you just want to support them? How you support them, obviously, money is one way. So the first thing I always ask people, whether they're men, women, anyone, is to think about how they triage the issues. Where do you want to lead, and where do you want to support? Then begin to allocate the different kinds of capital you have based on that.

[00:08:18]

**FT:** I really appreciate this idea of social capital. Not something we often talk about in real terms, but that is really something we can all do, which if anyone's listening, wondering, like how do I make room for this in my financial life, I hear what you're saying, is that you don't need to wait until you collect a paycheck to then give and be a part of the solution.

[00:08:40]

**ECP:** Right. Well, one of the things I did once I had that moment of personal shame is I said, “Okay, I’m going to give 10%. I’m going to create a personal tithe, and I’m going to give 10% of my income every year. No matter what that income is, I’m not going to change. I’m not going to allocate a dollar amount. I’m going to allocate a percentage.” Now, this requires me to track my revenue, my income, which I have to do anyway for taxes, right? It requires me to track where I’m giving. Then at the end of the year, if I have a gap where I haven’t spent up to that 10%, then I go on a little December spending spree to do it.

But mostly, what I’ve done that I think is really easy, important, and valuable for organizations, charitable organizations especially, is I’ve created a lot of small monthly donations to the organizations I most want to support. We’re talking, for some of them, it’s \$10 a month. For some of them, it’s \$50 a month. It really depends, but they’re all digestible amounts for me and for a nonprofit. Most people don’t know that given the choice, most nonprofits would take a monthly donation. A recurring donation helps them plan, helps them budget, gives them a really good sense of what gaps they’re going to need to fill. So if they have the choice, they would have everybody giving them \$10 a month versus \$150 at the end of the month. I mean at the end of the year because it’s just as more helpful to them to create a sense of stability.

Those are kind of the things I do. I align. I created a percentage. You don’t have to do 10%, if that feels like too much. You can do five percent. You can do 20%, if you have way more disposable income. But I set a percentage. I track my income. I track my giving. At the end of the year, I have a little fun. If I haven’t done what I was supposed to do, I hold myself to it, and I go do it. That’s what I do with the money part. But there’s so much more, as you said, in the money part, which is where am I spending my social capital, on social media, on talking to friends. If I have a platform, isn’t that one of the ways I can use it? Isn’t it one of the tools in my arsenal to use my platform?

But there’s also volunteering your time, your skills, your experience, or your feet on the street for marches. All of these things contribute, and I just really like to talk to people about expanding their vision of what it means to contribute.

[00:10:57]

**FT:** We talk a lot on the show about allyship. We just did an episode on disability and money and how in the community, where if you're disabled. So many opportunity gaps, and we had a wonderful guest, Emily Ladau, who's written about demystifying disability and how we can be allies. That's just one example, one way.

I mean, what I'm hearing really from you, Elisa, is like just raising the consciousness level, just doing that. Waking up every morning and being like, "Wow, I am privileged. I have gifts and talents." I wrote about this too recently. When I think like that, that inherently makes me want to be more generous because I know that luck can work in both directions. That my luck is not – It's luck, and it could have been lucky or unlucky. Knowing that, just having that consciousness raises my intention level and tension levels. So I go out in the world, and I will volunteer to do something that maybe I wouldn't have otherwise. I will stick up for somebody when she's not in the room, and we're having a meeting. Again, I didn't pay any money, but I showed up. I showed up.

[00:12:07]

**ECP:** That is so important. What is the work you do every day, and how could you be thinking about how you contribute with the way you have? Whatever decision making authority you have, whatever power you have, even the power of suggestion. We often say who was in the room when they made the decision to run that ad or to run that headline or whatever? Well, if you're in some rooms, that speaking up is a way of contributing.

I also don't want to neglect to mention how you spend your money. It's not just how you contribute. But how you spend your money is your economic vote every day. I really doubled down on this approach back when I was in my early 20s, when I went vegetarian. Then later, I went vegan. The driving force for me always was I don't want my money to go to certain places. I want to support certain industries or practices. So how I spend my money is what I'm really most focused on there.

The same goes for – Listen, we – I'm not saying you have to be perfect, and every economic choice you make is some moral high ground. But it's better to do one thing than no things. It's

better to do that five things than three things. Do what you can. Then when you can do more, do a little more. For me, part of that is how I spend my money every day.

[00:13:29]

**FT:** We have done an episode on a woman, for example, who gave up Amazon.

[00:13:33]

**ECP:** I don't use Amazon. Yeah.

[00:13:35]

**FT:** Well, so I'm curious to hear your take on this because then you read about how – Listen, if everyone gave up their prime membership, Amazon would still make a lot of money. So it can be discouraging sometimes when you feel like you're one person against this billion-dollar behemoth. What gets you motivated when you hear things like that?

[00:14:00]

**ECP:** Well, I don't think about it as I'm trying to hurt Amazon. I'm a flea to Amazon. I'm a flea on a flea to Amazon. They don't care about me. But what I'm doing when I don't use Amazon is I'm supporting my local businesses at my little downtown. I'm supporting the original maker of something by going and finding their website and buying direct from them. It's who I am supporting, not necessarily – I like to think much more about evangelizing for what I'm for than convincing you you're bad for being against what you're for. I'm just trying to say this is what I do because this makes me feel like my pocketbook is aligning with my values, and I'm not out here trying to pretend I can hurt Amazon. But I am supporting other businesses. That's a proactive what I'm for is to help those businesses.

[00:14:48]

**FT:** Well said. Do you think the last two years with the pandemic has made us more thoughtful on these sorts of issues? If so, why?

[00:14:58]

**ECP:** I think the pandemic has had two competing things, two competing effects on how people think about this. I think it's made some of us – I think it's made all of us in some ways more insular, like we're really thinking about our world has gotten smaller. We've become more isolated. So I see kind of a rise in people thinking more about local issues than maybe they used to because local public health, local economy, local housing crises, I mean, these are much more kind of highlighted and in our face.

On the other hand, this same kind of movement towards – Well, all the communicating we're doing is digitally. I mean most of it. The more you spend online, the more you're going to be exposed to what's happening in places you're never going to be or places that you've never really cared about. That is going to open your eyes. This whole thing with Texas and the trans kids and the fact – I know because of digital communications. I know someone who Child Protective Services has been to their house to investigate them because they have a trans child. Would I have known that like if I wasn't becoming more and more interconnected across the country in the world?

So these are two competing things, and they may compete for your attention, and they may compete for your dollars and what you can contribute. I find I'm happiest when I, again, have a couple of issues I focus heavily on. Then I move with the times, and I have a little store that I've set aside of my mental, emotional, and financial energy for the things that are happening in real time that can lead to outrage and upset. So I try to balance. I try to balance.

[00:16:53]

**FT:** Going back, Elisa, to what you were talking about that, that triage exercise that you recommend we do, how do you ultimately land on those issues and causes? Or at least how did you do it? Because I know that's, obviously, hard to give a sound bite on, but what was your journey?

[00:17:11]

**ECP:** It's really hard. I mean, it's not an easy exercise. One of the things I did is, in preparation when the book was coming out, I made this little slide where I listed every issue I could think of that I was concerned about, and I came up with about 20 or 25 things. Yet every time I go and present that slide to any group of people, people come up with 5 or 10 more issues that I didn't even think about. Clearly, if I didn't get it on that initial list, it's not something that's top of mind for me.

Then looking at that initial list, I'm like, "Okay. Well, how do I break this down?" I give to different issues differently, that I feel like being of – I care very much about animal rights and animal welfare, and I feel like being vegan is my primary – Cruelty-free and vegan is my primary method of contribution to that cause because it affects how I spend my money. It affects what I personally – I do some giving around that as well. But a lot of what I do is in my everyday actions, right?

Then there's other things that I – Like politics. A lot of what I do is learning about issues, and then I write a newsletter, and I talk on Twitter a lot, and I use my platform, and I kind of dedicate my platform to talking about politics a lot. Excuse me. I use my platform to talk about politics a lot. A lot of people don't want to do that, but that's what I want to do. I like to talk about these touchy topics with my platform, so dedicating a lot of my platform.

Then when it comes to like disaster, urgent things, there's a pocket of money that I'm just – What I can really do is money and sharing those resources with other people. Then I – There are just certain things that are very important to me. Reproductive rights is just always going to be top of my list. That's even though I'm no longer the age where I really have to personally worry about it. It's still – So there are some things that I just had to list a lot of things and then think about which ones I wanted to give what to. Some of them – I just identified a few people I follow. So when there's something really urgent going on, I know that they will alert me, that I should call my senator or I should send an email or I should donate 20 bucks. But I'm not trying to stay on top of it.

[00:19:38]

**FT:** Maybe something you didn't think I'd ask you. But since you brought it up now a couple times, being a vegan and the finances around that. So I have often heard that it's really hard to go vegan. It can be expensive. It's a lot of time to plan. How have you worked around those issues? Are they even issues?

[00:19:59]

**ECP:** I think that they are issues. I think there is maybe a bit of a time issue. If you want to be a super convenience food vegan, which I have had times in my life when I am. With the pandemic, I've become much more of a cook and like slow vegan. Is that – I don't even know if that's a thing. I've been a convenience food vegan, and convenience food of any kind, vegan or not vegan, are more expensive. So that's for sure.

But as someone who when I was coming up in the vegan world, there were no convenience foods, I went through a whole phase where I was like, "Oh, my God. There's finally good vegan cheese. There's finally good vegan burgers." I just went a little crazy with that. Now, the shine is off. It's the novelty. Most cultures in the world, if you look at the foundational diet of many cultures around the world, they are highly vegan in nature. Some grain, some legume, some greens, things that people grew, things that people can process themselves. So if you wanted to be a super affordable vegan, you would have no problem, and there are websites. Like if you Google frugal vegan or affordable vegan, you will come up with many, many resources.

So I don't think that has to be an issue. I do think that sometimes, if you want to be that super frugal vegan, the time – It just takes longer to cook beans than to buy a can of beans. It takes longer to cook beans, cook grains, and make your own grain and bean burger than to buy a Beyond Burger at the grocery store. That might be a slight trade off.

[00:21:37]

**FT:** But quite an investment in your health, right? Talk about maybe some of the benefits that you have experienced since going vegan years ago.

[00:21:45]

**ECP:** Oh, that's true. I would by no means kind of buy into the myth that being vegetarian or vegan will automatically make you skinny, will automatically make you a perfect health. It's totally not true. But there is data to support that for most people going vegan or vegetarian, it can really improve their health. I will say that I am generally extremely healthy. I don't have – I just think that that's partly genetic as well. I'm not going to claim that's all for being vegan or vegetarian.

I will say this, that because being vegetarian and then vegan aligned so highly with my values, I'm a strong believer that our sense of well-being is connected to our sense of – I think the definition of being happy is how closely you live to your values. If you're not living in alignment with your values, I don't see how you could actually achieve happiness, really. You can be content with what you've acquired and what you've got going on, but there's something. So I think the reverse is true that if you are living in alignment with your values, it's going to have a positive impact on your mental health, which is going to have a positive impact on your overall health because these things are connected.

Again, that doesn't mean I don't have anxiety, or I can't have other mental health issues. But that sense of mental well-being, of living aligned with your values I think is invaluable for your physical health, not just your mental health.

[00:23:12]

**FT:** Yeah. We often say like align your life with your values, know your values. But it's like sometimes, that even requires a little bit of instruction. How do I actually land on my core values? It sounds like I should just know them off the top of my head, and it does require a lot of introspection. It does require, in some cases, trauma therapy. You've been traumatized. You've been brainwashed. You've grown up in a particular culture with very different value systems. So you do have to do that work. Can you talk to that a little bit, that piece of it? Because I don't want to just take for granted like, "Oh, just figure out your values, and you're off to the next step." That is a very heavy step.

[00:23:55]

**ECP:** Yes. I will say that living here in Western culture, we've all grown up soaking in a particular style of patriarchy. Yes, I'll say it, white supremacy. We inhabit some of that, no matter who we are. We internalize these things. So, yeah, you're going to have – It's not just like childhood, specific trauma experiences you may have had. It may also be working through how you were raised and what kind of society you're in and what kind of messages we get to this day. Like to this day, I see more really mean, nasty stuff about, for instance, veganism. Like people really don't like us for whatever reason. That's just the thing. You're socialized in a big way not to want to become vegan. But it applies to many, many things. So it's not an easy step.

But I will say, again, that I try to focus on what am I for, what do I support, what do I believe in versus what do I hate, what do I want to get rid of. I really want to bring that energy. I'm not saying that's for everyone. You might be some who is really driven by what do I want to get rid of, what do I want to cancel, what do I want to reject. That may be the energy that drives you more. I think it's okay for us to be driven in different ways. But ultimately, what is the world that you want to live in I think is the question that we can ask ourselves, and we can say, "Here's what perfect is." But on our way to perfect, like what would be something incremental? I don't expect to get X, Y, or Z. But what could I get that would make me feel better about the world I'm in, and maybe work towards that?

I think that was part of the whole thing with *Road Map for Revolutionaries* was in addition to understanding what issues you care most about, it was a little bit of knowing yourself, and do you like to think strategic and long term. Do you like to be immediate and urgent? I found during the whole Trump era that I could not operate being swung from one outrage to the next day by day by day. I felt so anxious. I had to find something more long term and ongoing and strategic to work towards, just to feel like I had my feet on the ground. But there are other people who are like, "I can't even think about four years from now." This is happening right now, and you have to respect your own. We're all different. You have to respect what makes you tick.

[00:26:34]

**FT:** We're all on different timelines. We all have different energy motivating us. Elisa, thank you for giving us some really important things to think about. This is a money show, but this is about money, right? This is the foundational work that can help us live more aligned lives when it comes to how we spend and give and earn. We didn't even get into like building a business that's mission-driven. But you telling your story about BlogHer really gave us a nice, captured that in a beautiful way. Elisa Camahort Page, thank you so much for coming on the show, and we will be following you.

[00:27:08]

**ECP:** Thank you so much, Farnoosh.

[END OF INTERVIEW]

[00:27:12]

**FT:** Thanks to Elisa for joining me. To learn more about her, please check out [elisacp.com](http://elisacp.com). I'll include links to where you can subscribe to Elisa's Substack called This Week-ish. I'll see you back here on Friday for Ask Farnoosh, where our special guest will be my friend, Georgia Lee Hussey. I can't wait to share the mic with her. In the meantime, I hope your day is So Money.

[END]