

**EPISODE 1562**

[INTRODUCTION]

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**FT:** So Money Episode 1562, a semi-conventional approach to career success.

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**ANNOUNCER:** You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, in a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas, or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life. Welcome to So Money.

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**AL:** I think it's those situations where you can be put in a moment where you have to make a choice of, "Okay. What am I going to do next? Is this a time where I'm just going to fall back on the that I already know?" Like I could have gone back to teaching, but I decided I think I want to keep doing other things where I can make a little bit more money and still have a really positive impact on a lot of people.

[EPISODE]

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**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Welcome to the back-to-school season. We are back at it here in Montclair, New Jersey, although a half day for us because it is scorching hot. The school district has announced that kids have to leave school early today and there's no aftercare. There you go. If anyone doubts the risks of climate change, we are living it. It is officially 30 days until *A Healthy State of Panic Comes* out. I'm so excited. I kind of don't

know what else to do at this point. I've done so much to get this book launched. I will say though, that I am working hard to put together a New York City launch event. It's happening on October 2<sup>nd</sup> in Williamsburg, Brooklyn. If you are in or around the area, I would love to see you. It is a ticketed event and you can learn more about it at [ahealthystateofpanic.com](http://ahealthystateofpanic.com). We are almost sold out. So if you are interested, I would suggest you get your ticket today or very, very soon.

All right. Today, we're talking about the benefits of switching jobs and having a sort of semi-conventional career. Our guest is April Lokar. She is the founder of a company called Semi-Conventional, where she helps entrepreneurs amplify their expertise with scalable offers. So if you are in the thought leadership space in a service oriented business, and you want to build something with ROI in the digital space, this is where April helps her clients. She herself comes to this with a lot of sort of semi-conventional and unconventional experience and style, finding her own unique way to live life and get things done. She and I talk about taking risks in your career, how to decide what to do next and measuring success in the right ways so that you don't set yourself up for failure. I've done this many times. Here is April Lokar.

[INTERVIEW]

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**FT:** April Lokar, welcome to so money. It's nice to hang out.

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**AL:** Yeah, great to be here. Thanks for having me.

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**FT:** You and I have been spending a little bit of time together this summer. You're one of the few women I'm coaching in my Farnoosh behind the scenes program where we're working with some incredible women entrepreneurs across all sorts of industries, and services, and products. And I wanted to learn more about you and also introduce you to our audience. I think you could

help a lot of women in our audience, as they are trying to figure out maybe what their next offering is going to be online, for those of us who are in the service industry of the thought leadership industry. I consider myself in that camp. I'll be also taking some notes.

But you were at a company, April, called Semi Conventional, which I love that name. So maybe we could just start there. How did that name come to be? What's the story? Let's go back.

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**AL:** Yes, absolutely. So Semi-Conventional is sort of a term that kind of just hit me one day when thinking about how I've gone through my career, how my husband and I handle our family, and responsibilities, and things of that nature. We sort of just do things a little bit different, even though we look pretty stereotypical from the outside. So my career has kind of been the same where I had this corporate career and was doing all the things. But in each and every role that I've had, I've sort of found a way to do things kind of my own way, and kind of buck tradition a little bit.

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**FT:** Well, let's get into that. That's awesome. Tell me about behind the scenes, what the semi-conventionalism looks like in your family, and then we can go into your business. I think we're always looking for new ways to do things, that isn't – because the convention can be very restricting and limiting for so many of us.

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**AL:** Yes, it can. I think of it in a lot of ways where we think about traditional gender roles, and husband is working, and wife is maybe also working, but also dealing with all the kid things, and we kind of just don't do things that way. My husband grew up in a house filled with females, so he actually learned to do his own laundry before I did. How that's translated into our family is, he's kind of the one doing a lot of the kid things. He, after COVID now, kind of cooks all the time, and he's mostly doing laundry, and dishes, and stuff like that. But he also is a basketball coach. So when the season comes around, he's really busy with that.

We really kind of tag team all of the things when it comes to our family life. I'm the primary breadwinner, so thanks for your book, Farnoosh, because that was helpful.

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**FT:** You're welcome/

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**AL:** And yes, I think working through all of those things that come along with it. It's not just between the two of us, but obviously, your families, and the community that we're in. A lot of people are very traditional in their gender norms and their families. And so, we'll have to kind of poke a little comment in there when we hear people joking about like, "Oh, me and my wife will go do laundry," or things like that. So it's a constant back and forth with the people that we interact with to say, "Hey, not everybody's like that, and hey, there's another way." It's really not about being 50/50, but it's about being 100/100.

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**FT:** Right. There's a book I read called the AD. I think it's ADAD, or something like that. Where simply to your point where this pursuit of equality in your marriage when it comes to domestic responsibilities is kind of a loser's game. I mean, you can't get to 50/50. But if you can both commit to over delivering in whatever you're doing, being able to also anticipate your partner, and their needs. I know like we're not all mind readers, but sometimes – like a quick example, it was actually a couple guests that was on my show, and they wrote a book about, I think it's called the ADAD or the AD – I don't know. I'm totally, I'm messing up the title, but a great book. I'll put the link in the show notes.

But essentially, if you notice, your partner is having like a slow morning, being like, "Okay. How can I make their life easier today? And what are the things that I can take off their plate? Or how can I go the extra mile with already what I am doing to make the day better?" Did you and your partner come to a head over this and realize, maybe you were doing things conventionally, and

it wasn't working. Was there a change that resulted in how you are designing your life today? Or was it always this assumption from the beginning? I know you said your husband grew up with women, he was already ahead of things, maybe ahead of the culture, ahead of the gender role, expectation, drama. But what was the journey for the two of you to get into this point?

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**AL:** Yes. I don't think there was like one big blow-up moment or anything like that. But through kind of my career moves, we've had a lot of experiences. There was one job that I took, it was in downtown LA, and our kids were pretty young. I think they were like two and five, something like that. And it just sucked, it was terrible having to commute that far, and then come home, and we were all miserable. And so I remember in that moment, that it definitely came to a bit of a head where it's like, "Wait. Okay, you're not even around. What's going on? How long can we sustain this?" So 30 days into that job, I went and told them, "I'm not coming back, so you can just mail me a check. Sorry." It just was not a good situation.

So some situations like that, where there's maybe a moment or two, and you just kind of have to have that conversation of, "Well, what's going to work for us, and what do I want this to look like?" Not only having that conversation at home, but at work.

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**FT:** Well, let's transition to work and bring your semi-conventional wisdom to the work and to our careers. You've talked about in previous forums, how for you, switching jobs. Well, that can be sort of a scary thing to do. You just gave an example of like after 30 days, calling to quit. How you have approached your career in this semi-conventional way that's had many benefits?

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**AL:** Yes. I actually never thought I would be someone that had multiple jobs. I thought I would start a career and I would stick with it, and that was that. I went to school to be a teacher. So I thought I would be teaching somewhere in elementary school, but graduated during the last recession, and quickly had to pivot into something else that made sense for me. So I found

corporate training. After working six years for that company, honestly, I'd probably still be there today if they didn't lay me off. That was super, super scary.

I think it's those situations where you kind of get put in a moment where you have to make a choice of, "Okay. What am I going to do next?" Is this a time where I'm just going to fall back on the things that I already know, like I could have gone back to teaching. But I decided, I think I want to keep doing other things where I can make a little bit more money, and still have a really positive impact on a lot of people. I've changed jobs, definitely more times than I thought I would in my career. For a while, it was chasing a larger paycheck. But then I realized it was really more about finding the culture that worked for me. So through a couple of those moves, really understanding what type of job works for me.

If I had to clock in to like a nine to five, that would – I'd get fired immediately. That just wouldn't work for how I like to work, but also the type of culture that you're working in. Some people fit more the Google culture, some people fit more the traditional hierarchy in a company, and just really figuring out what works for you, and what you like to work in. I think making some career moves, really, really helps to figure that out, because otherwise, you just don't know.

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**FT:** And you're not growing. A couple questions come to mind as you're speaking. First is, you talk about having a background in education, approaching your career, thinking, "I'm going to become a teacher," realizing like that's actually not what you want to do. But I think also not throwing the baby out with the bathwater, like you have today a career where you are teaching people. So, I think there is a lesson there, which is that – especially for the younger adults who may have not studied what they thought was their passion, or what they think isn't applicable degree. But there's always a way to parlay, as I say, where you can leverage what you're doing into something new. It doesn't have to look like it, it doesn't even have to be the same title. But you are taking with you pieces of that, of that previous job, that previous education that you had.

The question here is, how did you parlay, and I know you said you were more focused on culture, but it is true that you took a lot of your teaching experience into your next opportunity

too. How did you how did you basically do that and convince an employer to hire you maybe in a new industry or a new corner of the career space that wasn't the traditional teaching job?

**[0:13:19] AL:** Yes. I think my first sort of career job, it was an almost immediate pivot, from education. I would like substitute teaching, because I couldn't find a full-time position. Getting into – it was a nonprofit. So also pays really, really well just like teaching. And being able to just kind of talk with them about what my skills were, the person that was leaving the role. I actually got to talk to them first, to understand what was the role, and what were they looking for. I said, "Oh, well, I can teach your employees. I already know how to teach. It's just a matter of teaching safety, and the company culture, and all that sort of stuff. Instead of teaching arithmetic."

So kind of getting in there was not as hard as I would have thought, because I was really able to just talk about, "Hey, these are things I know how to do." In one of my other jobs after I got laid off at that one, I remember interviewing with the hiring manager, and he told me, my only concern is our industry is so different. Because it was from a nonprofit to custom cabinet manufacturer. So it's a very different industry. Something just came over me and I said, "I can learn the industry. That's not a problem."

I think that was one of those first moments where I'm like, "Hold on, this part is not an issue." And I got that job and that actually was a manager that still is kind of a mentor for me today. He really helped push me into seeing, "Hey, you have a lot of marketable skills." I think a lot of us really need that outside perspective. Because when you're in it, you don't always realize all of the things that you've become really good at, and how they can be marketable.

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**FT:** Right. This is where we can now transition to how you're helping clients today. You help primarily women who are – perhaps they would describe themselves as thought leaders, they work in service-oriented businesses, solopreneurs who want to figure out how to maybe leverage their best assets, and skills, and their offerings in the most sensible way online. I know for me, this was a challenge and continues to be a challenge/opportunity, or it's like, what's going to be the next sort of like Farnoosh's next digital offering. The podcast is doing great, but I

am looking at 2024 going, "Maybe I should finally figure out a subscription model, or a coaching, digital coaching model." And I'm experimenting with some of that right now.

How do you ultimately help your women clients? Like someone comes to you, and they're like, "April, I would love to – I don't know what I'd love to do. Maybe a workshop? Maybe it is a course, but like, how do you figure out someone's – how to chart someone's path online?"

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**AL:** Yes. The one thing about that is, I've realized my skill set is being able to see that big picture. So that was a big lightbulb moment for me to be able to say, "Wait, I can see all of these pieces, and it looks so logical." But when you're in it, again, it's so hard to see what could I do? What could I do with all of these pieces that I have? With clients that I'm working with right now, most of them already have some level of a business. They're either a thought leader, or they have their own business. But a lot of times, they're spending a lot of one-on-one time coaching, or they're being the ones actually delivering the service. So they need something that's a little more scalable. I think we're all tired of having too many meetings on our calendar.

So being able to remove some of that, and still deliver what you're doing in a way that feels aligned, that gives your clients what they need. So a big part of my process is figuring out, okay, what are you already doing? What part of that works? Then, we look at a lot of the things I've learned through my corporate career in corporate training is needs analysis. Okay. Who's your audience right now, and what do they need from you, and what are other things that they could also need based on what you're doing in the moment?

So we've really spent a lot of time on that introductory piece. I always think of it like the analogy, measure twice, cut once. If you're spending more time on that planning piece, the rest of it is going to flow, and the rest of it's going to be a lot simpler. So we spend some time kind of brainstorming, and in a lot of ways, it's sort of therapeutic, because my clients will just be talking about all the things that they do, and things they've tried, and stuff that they have thought about doing. I mean, even like you mentioned subscription or something like that. That's something that one of my clients, we are putting together a course, which will kind of pair up with her podcast.



But in talking about the course, it was sort of like, "Well, I kind of want them to have more support than just the course." She's also standing up a membership alongside that. These bits and pieces of things where, I think, sometimes it's hard for us to decide we want to try something, because it's kind of scary. But if you have that kind of unbiased, external party looking at all of your stuff, saying, "Yes, that sounds great. Why don't you try it? It just really helps to kind of give some confidence around testing out something new that you've probably already thought about doing, but just need a little bit of strategy around. Again, making sure that you have an audience for it. Because I think that's where a lot of the things in online business, they sort of fail, because we didn't meet the needs of somebody first.

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**FT:** Right. Sometimes, that's as simple as just reverse engineering that, like don't sit in a dark room trying to think what your audience needs. Ask them, just ask them. So what's your method besides what I just said? It was just, ask them. But like, what's your methodology for identifying that piece, which sounds like a big mistake that a lot of first timers make, those first-time entrepreneurs, digital entrepreneurs make is like, assuming that they're going to create this thing, and they'll just – people will just be attracted to it. But there was a simpler way to figure it out perhaps.

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**AL:** Yes, absolutely asking people is the most direct and effective way to figure out, "Hey, what do they need from you?" But also, not everybody knows what they need. They know what they want, so we kind of have to balance that, what do they want versus what's the actual need behind it. So asking people is a great way to start.

The other thing that we do is we spend some time thinking through what are questions that you get asked often, and how are you answering those questions? Was that answer enough for what they needed? Are they coming back to you and asking more questions? So we kind of plot out, honestly, it's almost like FAQs. And okay, what are the FAQs that you could put on your website? And how can we turn that into something that's easier for people to consume?

Because most of us don't sit on a website reading FAQ. Sometimes we do, but that's not going to help us to take action most of the time. So figuring out those questions that people come to you with?

Another part of that is, a lot of times, we don't always see what we're really good at. Being able to ask the people around you, asking your colleagues, asking your three best friends. I always tell people, text your three best friends right now and ask them, "What am I good at?" and just see what they say. Because sometimes it's those little nuggets of information that they're probably not going to give you something that's like a million-dollar business idea. But what's inside of what they tell you will probably give you some clarity on what's your real area of expertise, and what do people want to come to you for? We kind of pull all of that together, and say, "Okay. Now, what do you want to deliver, and what do the people need from it?"

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**FT:** Right. As you're speaking, I'm reminded of when Steve Jobs was in the development process for the iPhone. Okay, nobody's sitting around going, "I wish I had an iPhone." No, we didn't even know it's possible. But he was the visionary, but he didn't know what we wanted, which was accessibility, to be able to have the convenience of communicating, and doing work and personal maybe on a single device, watching, consuming imagine world where all these wants actually exist in this asset that I can provide. It will just be a nice to have, it'll be a must have at some point. Everyone needs a smartphone, I think, in order to sort of feel like they're a functioning adult in, at least in these you're fine United States.

Also, as you're speaking, I'm reminded of my own journey as I was – maybe this was now – no, I would say 10 years ago. I had built a career as a personal finance expert, which is making money from what I do. I do books, I do lectures, I do media, and I did some television work. But what I was realizing that a lot of people wanted to know about me was, how did you build your kind of business essentially, your audience, your multi-platform business, where you're working on all these different content things, and ultimately a thought leader but across all these platforms. I don't think there was a strategy there. I was like, well, I just I'm a curious person. I really enjoy what I do. I look at things as experiments. The idea of failure doesn't hold me back. If something doesn't work out, they're still lessons to take with me into the next thing. But I did a

keynote at an event one day, about how I did this really. Were there strategies? There certainly were.

For me, it started with a book that I leverage, that turned me into an expert, that then I leveraged for other opportunities. At the end of that, someone said to me, can you work with me one on one? I want to learn your strategies. Essentially, they wanted to shortcut it, because I had made mistakes, I had done things differently. So yeah, I thought, "Okay, that's one person." I wonder if there's more. Then I just kind of went for it. Within a year, I had developed a workshop that was called book to brand, and teaching what I knew best, which was how to – if you're interested in writing books for the purposes of building an authority-oriented business, where you're an expert in whatever you're an expert in. I'm in personal finance, but you could be health, you could be a chef, you could be mental health.

That was the first time I started making money not just from what I do, but from what I know. That was a game changer. That's my advice to everybody. My contribution to this conversation is, if you're already making money doing something, thinking about how you got there is the how, and maybe the knowledge part of it that you're not leveraging. That's essentially what you do. It's like extracting the knowledge that we have, turn that into a business.

All right, question for you now. How do you avoid FOMO in your pursuit of what the next right thing should be for you? Because, again, in my industry, courses are the thing. Where if you don't have a digital course, are you really an expert in personal finance. So that has for me been a bit of a – has been. I'm over it now. But for a while, it was a little bit of a bummer. Because that wasn't what sparks joy for me as a teacher. Like I don't want to be doing that not so much, because I don't like teaching. Because I don't like the marketing. I don't want to create funnels and all that. It's like, I'm already asleep. So nevertheless, that created some anxiety in me, and some wondering like, "Well, maybe I should just do it." I just suck it up and do it. So I'm sure you come across – I'm sure you run up against this with your clients. When they come to and be like, "Everybody else is doing this. I feel like I should just do that." How do you figure out what's right for you?

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**AL:** Yes, that's where we spend time figuring out what they enjoy doing. Because like you said, if for you, a course, doesn't light you up, it's not exciting. We look at why, first of all. If that's something that your audience really wants, then we find a way to do something that's similar, but maybe not the same. So maybe it's not, oh, let's make you a course. Maybe it's, "Hey, let's make a cohort experience." Where, yeah, you have a little bit of material, but you still get to meet with them once a month or something like that. That's actually something I'm building out for somebody else right now who's a personal stylist. She wanted something where she can deliver it to a wider audience, but she still wanted to have that personal touch. Because she's like, I don't want to just do a course, because then, they're just taking in this information.

Most of us don't finish courses that we buy anyways. It's like books, where maybe we read all of it, maybe we take something away, and then we put it down. I feel like a lot of courses that happens as well. So you're totally right, where you have to find that thing that really makes sense for you, and what's your personality. It's kind of like figuring out what type of company you want to work for. What's the culture? What's the culture of me, and what my offerings are, and what I want to be delivering? Because if it doesn't feel aligned, and easy, and joyful for you to deliver, it's not going to work anyways. Even if it's what your audience needs. So some of it is just having that confidence to say, I just don't want to do this, and that's all right.

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**FT:** Yes. Sustainability is, for me, at least a huge measure of whether or not something I believe is successful for me. That's not to say that some things I just do for the one-off experience, and they're just some things that are just one and done. But if I'm going to try to keep at this, and feel like I'm really contributing in a consistent way, then I want a few things that are going to have longevity. I wonder for you and your clients; how do you measure success for them? Besides just maybe monetary success? You obviously want to make a profit, but what really are the metrics? What is maybe a mistake in that pursuit? Sometimes I think we inadvertently set ourselves up for failure, because our definition of success is not quite right.

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**AL:** That's such an interesting question. I think number one thing I've learned in my corporate career is how to define success from the start. I think that's something that a lot of us miss in many of the processes that we're doing on a day-to-day basis, is we sort of go through something, and we sort of think, "Oh, yeah, this will be successful." But we don't really think through what does that mean, and how do I know if this is successful. So to your point, sometimes it's monetary, and you know, let's say, somebody says, "Hey, I just want something where I can make this amount of money to replace doing this many one-on-one services. So how do we get there?"

So we sort of work backwards on what type of model would work for them, and what could they charge for it? But the other measures of success are sometimes, do you have more space on your calendar? Are you able to step away from your business? Are you able to hand this off to someone else? Maybe a virtual assistant can do some of the deliver free of this, or you can hire someone else in your business to do the delivery. So some of those measures of success are really out of the box, I would say. Like you said, it's about being sustainable and making sure that it feels good for you. But that's definitely something that we start off with at the very beginning of the process, is what do you want to get out of this. If it is as simple as, "Hey, I want to make a course, that way I can have some passive income. "

I asked them, find 10 people that you know will buy this immediately. Because if you don't have that, it's not going to sell. Even those 10 people might not buy it, but that's okay. They at least have expressed that interest. And so you know, you'll be able to market it. But yes, starting with that is such a big component. Again, we don't always do it. But in business, and in my processes, I think it's a huge step that we have to cover to make sure it's sustainable for them.

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**FT:** Thank you for saying that, an honorable metric of success is a cleared calendar, and not busyness. Because we can wear busyness like a badge of honor. I talk about that a lot on the show. Of course, I raised my hand. I've certainly been in that camp. Now, I love when I have a free calendar, a free week. I mean, part of me does – there's a little bit of anxiety where I'm like, "Oh, how can this be? This must mean that like I'm not doing enough or I'm going to pay for this in two weeks, because I didn't maximize this time. But it comes with age, everybody. I think life

teaches you as you live it. That busyness is not where it's at necessarily all the time. Yes, there going to be seasons in your life where you're busier than others. But the last two weeks of August, you can take off, you can take it off, and no one's going to be emailing you so no one's reachable.

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**AL:** Right. The other thing that I find funny about that is, we sort of lament how our kids constantly have things in front of them. But when we were kids, we played outside, and we had that boredom time. We need to do that for ourselves. That's what the clear calendar really brings to us, is being able to have kind of that boredom time, so you can think about creative ideas that maybe wouldn't have come to you when you were in back-to-back meetings.

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**FT:** Yes, appreciate you, April. Looking forward to spending more time with you in the next few months. As you said, coming up with an idea where 10 people immediately buy it. That was the foreign huge BTS offering where I hosted it. There was no funnel for that, there was no Facebook ad, it was just putting it up on my social media, a couple emails, and got the best people. Not only 10 immediate yeses, but like, I consider you – and all these women are just fantastic. I mean, are you having fun? Like this is a great group.

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**AL:** It's such a fantastic group, yes. I think everything that everyone's doing is so different. But yet, you can find those commonalities of where we're all at. It's such a good group to learn from each other, learning from you, and the experts that you're bringing to us as well. I think that part of it has been – it's been so good to get that community that we often miss when we kind of go into business for ourselves.

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**FT:** Yeah, and I think we all really want it, especially after COVID. If there's an opportunity to leverage the Internet, but still do something I think that feels analog [0:33:49] I think is, for me, at least, what sparks joy. Thank you again, April, and tell us where we can learn more about you.

[0:33:59]

**AL:** Yes. So my website is [semiconventional.com](http://semiconventional.com). That's most of my handles. I'm typically more on Instagram, because I'm an elder millennial, I appreciate you getting in the TikToks, but I can't do it. So on Instagram, I'm at [@semi.conventional](https://www.instagram.com/semi.conventional).

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**FT:** We'll do put that in the show notes. Have a great one.

[0:34:20]

**AL:** Thanks. You too.

[END OF INTERVIEW]

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**FT:** Thanks so much to April for joining us. Once again, if you like to join me for our New York City launch of *A Healthy State of Panic*, check out, [ahealthystateofpanic.com](http://ahealthystateofpanic.com) for those tickets. I'll see you back here on Friday for a fresh episode of Ask Farnoosh. Until then, I hope your day is so money.

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