

EPISODE 1694

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FT: So Money episode 1694, health, wealth, and financial resilience with Keri Glassman, Founder of Nutritious Life.

***KG:** There was the bad floor, and there was the good floor. And so he worked on the good floor. And so he just – that was his just job. He worked there, and so he was at work. And I remember he called me. He'd gone into to work late that day because we'd taken my son on an interview for kindergarten. So he'd gone into work late, and he got there, and I had just gotten home. I wasn't in my office because I was staying home that day because, again, we've taken him to this interview. And he calls me and he says, 'There are cops here at work right now.' And I was like, 'What do you mean?'"*

[INTRO]

[00:01:08]

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. I'm catching up with a dear friend today where I learned so much, including what it takes to build a sustainable personal brand, the true meaning of wellness, including financial wellness, and Keri's own struggle with a financial crisis that was pretty public. If you remember the Bernie Madoff debacle, her family was deeply entangled in that.

Bernie Madoff was an American finance guy, defrauded thousands of investors out of about \$65 billion through a Ponzi scheme that he executed secretly over 17 years. He died in prison at age 82 in 2021. Keri's family was doubly affected by this fraud. She uncovers a lot of that in the interview. That was just extra in this conversation because Keri is really here to give us advice at the intersection of health and wealth.

Keri Glassman is a nationally recognized registered dietitian. She's an acclaimed author and a very in-demand media personality who has spent over 20 years empowering all of us on how to

lead healthier happier lives. She's the Founder of the award-winning lifestyle and media company, Nutritious Life, and the education platform, Nutritious Life Studio, which highlights her science-backed holistic approach to wellness. Her podcast is called Living a Nutritious Life with Keri Glassman. I was actually on her show recently talking about the impact of financial stress on our health. I'll put that link in our show notes.

If you like me are interested in learning more about how to stay healthy in midlife, the true meaning of financial wellness, and you want the inside scoop on how Keri recovered from that massive Bernie Madoff scandal, you'll want to stay tuned. Here we go. Here is Keri Glassman.

[INTERVIEW]

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FT: Keri Glassman, welcome to So Money. Folks, this is blast from the past. Keri and I go way back. We were trying to actually figure out when we first connected. It might have been 20 years ago.

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KG: Crazy, crazy. We've been doing this for so long.

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FT: The craziest part is that you go all these years without seeing each other. Of course, following your rise and following your work. Then we meet at a book event this year. Now, we've connected like at least three times since so.

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KG: You know and I'm so happy about that. I love that. When you reconnect with someone at an event, that's when you say, "I'm so proud of me for getting off my couch and getting out tonight."

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FT: I know.

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KG: I'm so proud for being a human being and leaving my apartment tonight.

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FT: I'm wearing hard pants to this event.

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KG: Exactly. I'm so excited. No, there was multiple reasons at that event actually that I was very happy to be there that particular evening. One of them was seeing you again and reconnecting.

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FT: Yes. We were there to see our friend, Dr. Sue Varma, launch her book, *Practical Optimism*. She's been on this show. It's a great, great book. I wanted to have you on because, Keri, your whole world is about wellness. I'm so happy that financial wellness is getting its moment, and it's getting its credit for contributing to holistic wellness. I was just reading a statistic that so many couples actually divorce over financial stress. Even if you're not in a relationship, financial stress keeps you up at night. It's the sort of thing that we must address.

Before we get into some of your advice and what you've observed in this area, I want to, first, just introduce you to our audience. What I love about your business and your brand is that you started like I did to some respect, to some regards in the analog world, at least before the Internet as we know it today. This was before TikTok, before Facebook. We were out there pounding the pavement. Tell us about your nutrition practice, your personal brand, and a little bit how you initially built it and how far you've come.

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KG: Wow. How long do we have?

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FT: I know, right? In like three minutes.

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KG: Where do we begin? I will try to make a really long story short. But it's funny you just used the expression pounding the pavement because I always say that when I tell people how I started my business. I always say, "We didn't have Facebook. We didn't have TikTok. We couldn't just scream into our phones and reach people. We had to pound the pavement." I say that exact same thing.

I guess I'll just go back to the beginning and, again, try to give you the nutshell. But like you, I started off way before the world as we know it now. I went to school. I mean after I graduated from college because I won't go back that far. But I worked in the corporate world for a couple years. Then I went back to school to get my masters in clinical nutrition. Then I opened a private practice in New York. I'll start there.

When I started my private nutrition practice in New York City, it was sort of a traditional nutrition practice. Midtown Manhattan, I built that practice. I hired dietitians to work for me. There was, again, no Facebook, no nothing like that. I knew that I had wanted to go into media. I had really – I'd wanted to do nutrition in the media. I had. For various reasons, I wanted to do that. When I started doing it again, it was – I connected with a client of mine who at the time, the very first time I did TV was he was a comedian. He had a connection at Fox. He said, "I really want to put my story of weight loss out there."

He actually initially got us this first segment. It was – I remember I was pregnant with my son. My son is 21 right now, so that's how many years ago this was, this first segment. We did the

segment on New Year's Day and then – and you know. You remember. From there, I connected with the producer. I followed up with the producer, emailed the producer, called the producer. Then there was another segment, then another producer. Then they referred me to another producer who then went to another show. You know how that build. That's really what it was. It was all about really putting yourself out there.

I continued to do that. Partnered with Women's Health Magazine where I became a contributor. I had a couple pages in that magazine. I sold my first book, my second book, my third book. I was doing that. I started working with brands, and that's when you worked with brands as an expert. You did satellite media tours. You did desk sides with editors. You didn't just go on and make a reel for social media. It was a completely different world, but that's what I really did. I focused on my practice. I focused on my clients. My clients were always the core of my business.

Then sort of in the – I don't even want to say free time. There wasn't really much free time. I got married. I had two babies. But then I was doing the other things like writing books, getting that columns in magazines, doing – I think the thing that I did during that time because people say, “Well, how did you do that? How did you do that,” I, like you said, I'll use that expression again, pounded the pavement. I took every opportunity.

Probably there was a lot of good that came out of that, and then there was some bad that came out of it. I definitely burnt myself out. I was stressed out a lot. But I took every media opportunity. I took – whether it was TV, print, anything. I did everything and anything to put myself out there. I mean, it worked. I got lots of endorsement deals. I continued to get lots of clients. I continued to do a lot of media. That's how we did it back then.

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FT: That's how I did it. You just basically told my story. In the financial world where I was a writer and a blogger, I didn't have clients one-on-one, but I was very much entrenched in media. As also a journalist, this was what I wanted to do. I was behind the scenes in the beginning. Then I was in front of the camera later on. You're right. That exposure, staying in the game, staying relevant, you did that through the traditional media.

Fast-forward to today, now you have a podcast, and you're very active on social. You have evolved, whereas I think not everybody does, and that's fine. But there is a decision you have to make. It's like am I going to just try to hold on to the past and hope that I'm going to get called in for another satellite media tour, which by the way they've sort of like RIP'd.

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KG: Right.

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FT: Or do I learn this thing called TikTok? Do I get a YouTube channel? How did you decide how to show up on social? I'm not on TikTok really. I have like 11 followers, and I'm okay with it. I've tried. It's not working for me. I really like Instagram. I like, obviously, this podcast. I have found my forums. How did you find those forums for yourself?

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KG: I think I did some things right, and I think I did some things wrong. I think one thing I did right was I always was looking at where is the world going, what is happening, what's the next thing in the world, what is – I always like to kind of stay on top of those things. I also always had this sort of entrepreneurial mindset and wanted to connect the dots. I'll just give an example.

I had a couple columns in Women's Health Magazine, and I was on the advisory board there. Then I was doing this TV show called Cook Your Ass Off on HLN. Actually, it was sort of the healthy version of Chopped. It only had one season, but I was the nutritionist on the show. It was really fun. It was with Richard Blais, anyway.

But during that time, when those episodes were coming out, I remember I went to, who was the editor in chief at the time, Michele Promaulayko, who's also one of my dear friends. I was like, "We need to do something where we connect. We talk about women's health on the show, but then we also put a column in the magazine about Cook Your Ass Off, and we can put the rest of the healthy recipes from the show in Women's Health, and then I can give my two cents on it."

We put into the magazine a Cook Your Ass Off page, and that Cook Your Ass Off was the show on HLN. It's sort of just connecting those dots, so always looking at media. That was, obviously, connecting print media to TV. But I had sort of that mindset to do that, and I was always thinking about that.

One thing I think I did after that, I can't remember if it was even after or before that, I had done a show with Demand Media, a YouTube show. I remember I jumped it. I was like, "Yes, YouTube. I'm going to do that show." That was super fun, and we did 100 episodes called A Little Bit Better, and that was a fun thing. I was always trying to, again, look ahead, see where the world was going. Those were some things that I think I did right and I think I do still try to do right in terms of looking ahead.

However, I would say there was a couple turning points. One thing I think maybe I didn't do great with, I think I probably should have jumped into social a little bit harder when I kept pushing it off. I mean, we don't have a massive following. I mean, for all the years of work I've done, for all of the content, for all of the national and international exposure, I should probably have a much bigger following. I don't think I put in the time into social consistently. It's sort of like, "All right, we'll just post a little bit here and there." I probably could have done better with that when things like Instagram first came out.

Then some of the things I think I did right, and this was more of that turning point time, was I remember I was talking to someone actually after one of my film days for that YouTube show that I just mentioned, and I said, "I really have this idea of starting this certification. People need a certification. I get all of these emails and all of these calls from dietitians and nutritionists across the country saying, 'How did you start your practice? How did you build this?'" I said, "We don't learn these things in school. I want to tell everybody because I don't need to keep this information to myself. I want to share it. I want to give everybody the playbook."

I remember he said to me, "Well, you can just start that," because I kept saying I need to partner with somebody or find – he goes, "No, you can just do it." I was like, "Light bulb. Okay, I can." He's like, "Online education, it's a whole thing." Now, this is 10 years ago. I'm like, "Online, what?" No, just kidding. I did. I mean, you'd barely heard – no. But online education was not

what it is now. There were not these certifications. There was not, again, all of this online education at our fingertips.

Right after I actually filmed that show for HLN, that very next week, I sat in my office for three days straight and recorded the first iteration of my Nutritious Life certification to become a nutrition coach. That was, again – and it's even funny now because now there's all these platforms like Kajabi to create courses and things like that. People say, “What platform do you use?” I said our own. On WordPress, we created it. I mean, we – it's our own thing that we created because we didn't have those platforms at the time. They didn't exist. It works for us, and it's great.

I think that was, again, a turning point of sort of staying a little bit ahead of the curve where the world was going in the online world. Again, like I said, I just shared a couple things I don't think I did right. But that is something that, I think, I did right.

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FT: Yes. I mean, look. We all have regrets of like, “Oh, I should have been on social earlier. I should have invested in Apple earlier. I should have bought Amazon when I was in the womb.”

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KG: Well, I just like to be honest with it's not like it's all been like, “I did this, and then I did this, and then I did this.” It's not like that. There's been a lot of ups and downs and fails and disasters.

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FT: What I'm extracting from your story are two things. One is you listen to your audience. This is the best shortcut we can all take as entrepreneurs when we're at a – not like a roadblock but when we're trying to figure out what am I going to do next. What going to really matter? Where can I show up best? We think that we have to have all the answers inside. No, your audience will tell you. You were just sort of observing what was happening. People were –

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KG: That was people emailing me and calling. This wasn't even on social really. Now, we have access. We even have tools. We can poll our audiences.

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FT: Exactly, exactly. The other thing you did beautifully which I did, too, I did this sort of pivot, and it was actually a lesson on this podcast. Someone came on the show and said, "There are two ways to make money. You can make money from what you do, and then you can make money from what you know." What you're talking about is you were Keri Glassman, a nutritionist. You were in the media. You had brand partnerships. You were a TV host. You had clients. You were doing all these things.

You also, though, Keri, had knowledge of how to build your business and how to build a practice, which you weren't necessarily monetizing. That was sort of the how of your business. Then you did it, and you monetized it. Similarly, people kept coming up to me in the mid-2016, '17 and going, "How did you write a book? How did you get all this press? How did you build a thought leadership business?" I saw – you have coffee with as many people as you can. Then at some point, you're like, "Oh, wait. This is a business."

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KG: Exactly, exactly.

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FT: And I started doing workshops and programming around that and adding revenue streams, which –

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KG: Exactly. You say, “Wait a minute. I'm spending all day giving this advice. Maybe I should charge for that.”

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FT: Exactly. Thank you for that journey, and I really appreciate sharing some of the not regrets. Look, even people who are on TikTok and they have 50 million followers, they're crying themselves to sleep like, “I don't have a book. I don't have a blog. I don't have [inaudible 00:16:17].”

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KG: Yes. You also can't do everything at the same time.

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FT: No. You had to pick a lane or 12. But pick a few lanes. Shifting gears a little bit to this terminology which I threw out earlier, wellness, we all know it. It's a buzzword. For years, it's been a buzzword, but it does carry different meanings to all of us. At best, it suggests sort of this approach to life that is holistic, that involves mindset and practice, things that you're eating and things that you're doing and things that you're thinking and saying to yourself.

But I think at worst, it can suggest a lifestyle that requires a lot of spending and surrounding yourself with stuff and gadgets and courses and this and that. Sort of you go down this rabbit hole of wellness, and then suddenly you're not well actually as it turns out. How do you define wellness, Keri? How do you want others to think about it right now so that really it could be more accessible? Because wellness, I think, carries a price tag sometimes that can be unnecessary.

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KG: Absolutely. I get so frustrated when I hear people sort of talk about wellness as being inaccessible and expensive. It's like it almost has taken on this negative connotation, and it's really – I don't think it should. Wellness, to me, is simply feeling good, feeling good mentally,

feeling good physically, and feeling good spiritually if you're into that. But it's really feeling good. What do you need to do to feel good?

Well, personally, I love being my own guinea pig. Often I love whether it's a supplement, whether it's a new gadget, whether it's a new food. Whatever it might be, I do love trying things and doing things. I mean, but that's what I do for a living, and I choose to spend. I spend more money there than anywhere, aside from my children. I mean, that's where I choose to invest my money.

I always say like, "I'd much rather." Like, "Buy me a red light. Buy me some kind of red light therapy over a new piece of clothing or jewelry, right?" That's where I spend, but here's the big but. You absolutely do not have to do that, and that's what I always want people to understand that the large majority of things to improve your wellness are free. Everyone, almost everyone, has access to it; sunlight, getting outdoors, being in nature, putting your feet on the earth, getting good quality sleep.

Is it nice to wear – I mean, I wear an Oura Ring. I track my sleep. Do you have to do that? Absolutely not. Can you still get good sleep without doing that? Absolutely. Staying hydrated. Do you have to buy electrolyte packets? I like certain electrolyte packets. I like to take – I have them, especially before I go to yoga. Do you have to buy electrolyte packets? Absolutely not. Can you sprinkle some salt and lemon in your water instead? Absolutely. It's staying hydrated, getting quality sleep, getting outside, walking, running.

Now, especially, there's so much access to workouts, too, online that are free. But even without that, just moving on your own, even using your own body weight for weight workouts. I mean, there are so many things you can do. I really like to remind people of that that wellness and the basic things that we need to do for wellness are truly free. It's really an excuse when you say you don't have the money to invest in it. You might – listen, or the time. You have to prioritize it and choose ways to be well that don't require money.

Listen, now, going to doctors and having issues with insurance and things like that, that's a whole other aspect of wellness. But I'm talking about the daily things that we can do to stay well don't necessarily – it doesn't have to be buying an expensive mushroom powder and using a

red light therapy and getting a cold plunge bath. You don't have to go and do all of those expensive things in order to be well, not at all.

What makes – and also thinking about – when I talk about Nutritious Life, it's these – the name of my company, it's all about these eight pillars, and it's how these eight pillars work together. One of those pillars is eating empowered, but one of those pillars is love more, and that's all about your relationships. If you're in healthy relationships, you're going to feel good. That's what I just said wellness was. Again, it's feeling good.

Do you have to spend money to have a good relationship? No, you need to communicate and talk with your partner. Make sure you're not in a toxic relationship. Spend time with people. Call that friend. Be present when you're with friends. Even things like that contribute to your wellness and feeling good.

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FT: Yes. When you're in your midlife, I'm 44, how does the equation change? I mean, obviously, yes, drinking water, getting enough sleep, feet on the earth. Believe it or not, that also can be hard to do but, again, prioritizing it. But we know hormonally our bodies are changing at this stage.

I just bought the book, *The New Menopause*, Dr. Mary Haver. I think that there can be a lot of stress and shame and disappointment around your inability in your 40s to sort of see the results that you were seeing in your 30s and 20s. You're doing the same things. You're eating the same things. You're getting as much sleep. Professionally, what do you think people in their 40s need to know about showing up best for their bodies and their health and their wellness?

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KG: There's good news and bad news here. The good news is that everything I'm going to tell you you probably already know. The bad news is that you probably know all of these things. Sometimes, people want a magic bullet. They want to hear something that, "Well. Oh, that's all I have to do in midlife to lose the 10 pounds I just gained. That's all I have to do to sleep better in

midlife.” They want this miracle something. I always say like, again, it's good news and bad news. You know what to do. But also, again, that's the bad news. You know what to do.

There is a difference here. That's simplifying it. That's just sort of laying the groundwork there, but I'll explain what I mean. What I mean there is there are things that we should have been doing all of our lives that we often got away with doing inconsistently or here and there when we wanted to lose 5 pounds, when we wanted to lose 10 pounds, when we wanted to fit into our wedding dress. There are things like that that now we have to do absolutely perfectly consistently in order to maintain not only our overall health but our weight and just our energy, feeling good.

Those things are, like you already mentioned, sleep. For many people, they say they're not sleeping as well. You just mentioned, “Okay, what if I'm already sleeping well?” But for many people, they're not sleeping as well. Well, you used to – maybe when you were 26, maybe when you're 30, 35, maybe you were able to just like, “All right, watch TV.” Even eat a snack before bed, 10 o'clock. 10:30 get into bed, watch TV, and just kind of fall asleep with the TV on, and sleep like a rock for eight hours, and then wake up.

Well, now, you shouldn't have been doing that in the first place, right? You should have actually been winding down. You should not have been watching TV and had all the blue light going on before you went to bed. You should have perhaps had a cup of chamomile tea. But you got away with not doing it, right? Now, you have to do all of those things. Shut down those electronics a couple hours before bed. Maybe have that cup of chamomile tea to help you sleep. Maybe take that magnesium glycinate. Perhaps even write down the things that are stressing you out.

I always say put them to bed for the night, so you know they're there for you in the morning. But put those stresses to bed, so you don't wake up at [inaudible 00:24:06] with them spinning. It's really like – again, I always say like double-down on that sleep routine that maybe you weren't doing. That's just one example of what I mean. It's not so different from what you were always supposed to do. You just have to focus harder on those things.

Then another – a couple other examples that I'll mention there are getting in your protein and having breakfast. Getting that breakfast in, and that doesn't mean that you can't even do an intermittent fast of about 12 hours because that I do think can be helpful. I don't really necessarily like women of this age to go longer, but doing a little bit of an intermittent fast, giving your digestive system that time to rest, but then having that first meal. Have that protein, at least 25 or 30 grams of protein. That is hugely important for blood sugar control. That's hugely important to saving off those cravings later on in the day.

Again, how often did you use to skip breakfast? It'd be no problem, and then you just have a salad for lunch. You can't get away with that. You also need that protein to maintain your muscle mass. You need to maintain muscle mass for your bone health and also for your metabolism, muscles more metabolically active. What does that mean? This is the last good thing. Well, actually one more thing I want to focus on, but protein – sorry, lifting weights, weight training.

Again, something we've all known we probably should do. But maybe you got away within your 30s with just going to spin class three times a week or even less. Or maybe just going for a run four times a week or something like that. Well, guess what? At this stage of life, you really have to focus on weight training. Again, something you probably should have always been doing.

Then the final thing, I mean, something that I've talked about forever since I started my practice in 2002 is an anti-inflammatory diet. I mean, my book I wrote in 2010, *The O2 Diet*, is all about – it's an anti-inflammatory diet. It's a high-antioxidant diet that fights inflammation. As we decrease our estrogen midlife, we're increasing inflammation, which is also bad for our hormonal balance. That becomes – that can affect our weight and specifically can also cause weight in the midsection.

Having a really high-anti-inflammatory diet, getting in those nutrient-dense foods, and pushing out things like sugar. Maybe you used to get away with having a lot of sugar. You're not going to get away with doing that anymore. Again, the good news is that it's doing a lot of these things that we know, but it's doing them really well and really consistently. That's the thing that I see to be most helpful with women in this age range. The good thing is that it won't just keep your weight down. It's going to make you healthier in the future. You're going to be –

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FT: Right. You feel –

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KG: Yes. You're going to feel better. You're going to be sharper with those grandkids in the future. You're going to be less likely to break a bone. There's many things –

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FT: Right. Whatever saves you money. Yes.

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KG: Right, right. There's many, many, many benefits to doing all of those things that I just mentioned.

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FT: In your clients, do you see in their 40s because – and their 50s. I mean, life gets more layered, and there's more on your plate at this stage, whether it's like – and this is generally speaking. I can't say this is for everybody is true, but I will say for me it's true. I just – the mortgage and the kids are growing up and then our parents are aging. Forties hit hard, and it's that stress levels that are also overacting at this life stage, which tell me the relationship between that and then maybe what we're seeing – how our bodies are manifesting .

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KG: Yes. Well, it's a little bit of a double whammy because as you just mentioned. Cortisol, the stress hormone, when that goes up, that actually causes weight gain in the midsection. As estrogen is decreasing, like I just mentioned, that can also cause weight gain in the midsection. That's a little bit of a double whammy which is why, again, we didn't just talk about stress. We

talked about sleep and other aspects of wellness that you need to focus on. But that's why stress you have to manage even more.

Like you just said, it can be even harder because we are dealing with a lot of bigger issues, and many people at this age have bigger kids. As I like to remind my friends with little kids because I still – I have friends with some little babies and I always say, “I mean, I'd love to tell you it gets easier, but it just doesn't. The problems just become different. It just –” There are bigger kids, bigger problems, bigger things to worry about, and like you mentioned, parents getting older, maybe more responsibilities with work.

I mean, so I think that it is absolutely – that is another layer to it, which is why we have to focus on managing that stress better. That's just the one thing that I do hope that people by this stage have learned that they have to manage that. They have to take care of themselves. They have to focus on doing what they need to do for their stress. It's funny because I think about this all the time.

I remember when my kids were little, and I would run one to nursery school and then one to elementary school and then get to my office. I feel like I had run a marathon by the time I got to my office at 8:30, and I hadn't gotten a workout in. I was thinking about that recently. I was like, “When did I work out when the kids were little? When did I do that?” Because now, it's like I will not miss that morning time to work out. It's not like I have less work. I'm not doing the school drop off, but I don't have less work. I don't have less responsibilities. But I definitely prioritize it more because I know I need it not just physically, but I need it mentally. I need it for my stress.

I think when I was younger and the kids were younger, I think I could get away with it more. I'd be like, “Oh, I'm fine. I'm going to squeeze it in here and there, and I could do that.” But we have to prioritize it more. I mean, it's a big issue. It's stress increasing at this stage because, again, we already have other hormonal factors working against us.

[00:29:42]

FT: Yes. My mother is 19 years older than me. She and I were talking over – I guess it was spring break, and she's just – I was – my God, the first quarter of this year was just such a roller coaster for us work-wise, kid-wise, health-wise. I was in the ER twice.

[00:30:01]

KG: Oh, wow. I didn't know that.

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FT: Yes. It was just a pinch nerve, but it really – it traveled down my entire arm, and it felt like my whole arm was falling off my body.

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KG: Oh, wow.

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FT: Doctors thought I had a blood clot. I had to go back for all these tests. It was crazy. Then all that time, you're missing work. Anyway, all this to say that by the time I saw my mom, who's retired now, she's like, "Girl." She's like, "You –" She would call me up. She's like, "Just tell me you're doing something for yourself today. Please, just put yourself first." It's so hard, though. When you're an entrepreneur, you have kids, you feel like you're being a bad person when you put yourself first.

It's so messed up, right? You're doing what you – to put yourself first is putting everyone else first really because if you're good, everyone else is good. The buck stops with you. It starts and stops with you.

[00:30:57]

KG: No, absolutely. You do and you have to take care of yourself. But I do think it takes a while to learn that. It really takes a while to learn that. I mean, hopefully, people learn it younger. I knew it took me too long to learn that. I should have learned that earlier on. But you do. You have to take care of yourself. I mean, again, it's like the most cliché thing in the world. But put the oxygen mask on yourself before you can help others. But it's so true.

I mean, that's actually one of the reasons why I've always been a morning person always. I mean, even in college, I was always the one calling my friends like, "Could someone please come to breakfast with me? Someone wake up." I've always been that way but especially since kids. I mean, I've always gone up. Even when my kids were babies, I always got up before them. I needed that time to sort of just like –

[00:31:45]

FT: Be with yourself.

[00:31:45]

KG: Relax. Yes, be with myself. Figure out what the day was going to be like. Respond to maybe some emails. Maybe do that little meditation. Just have that first cup of coffee. But I always have needed that time, and I still do it. I'm still up at least an hour and a half before anyone in the family every day.

[00:32:05]

FT: You're inspiring me, Keri. I'm like, "Maybe I should just go to that 7am workout." I would much rather be sleeping, but I'm going to reorient myself to say, "No, this is how I get it in. This is how –" How long you think we can do something where it becomes routine? If I do that 7am workout, 6am workout 10 times in a row.

[00:32:26]

KG: Yes. I was just going to say. I mean, isn't it – I don't think it's actually true that 21 days. I don't think that's real. I don't even know where that came from. I don't think it's actually true. But they say 21 days to make, to create a habit right. Where did that come from? Okay. Well, I don't – but I think that at some point, probably not that many workouts in, you will say, “Wow, this feels really good.” It could be after three workouts or four workouts. This feels really good to get this in before the day.

Then I think you'll probably still wake up the next day or the next day saying like, “I don't want to get up.” But you'll tap into that feeling of it really felt good when I was done. You have to kind of tap into that and then that's what helps keep you consistent. Then eventually, it just becomes second nature.

[00:33:16]

FT: Yes. All right, I want to shift gears a little bit, and I only have you for 10 more minutes here, so I – but it was going so well. I didn't feel like we – but I want to reserve a little bit of time to talk about your relationship with money, your personal experience. Offline, we've spoken a bit about your relationship with money. Your family was hurt financially by that asshole, Bernie Madoff, and his crime scheme. Without getting into too much detail or as much as you want to share, how did your family ultimately recover? How are you doing? We don't have to go back in the past, but how are you doing today?

[00:33:55]

KG: I mean, a lot changed after that. I mean, I got divorced after that. By the way, those two are not connected. I'm just saying that that occurred after that. There was a lot of financial stress related to that as well. I was then, as I was describing, working around the clock and pounding the pavement. I was also a single mother while I was doing that, too. There was a lot. I don't know. I don't know that I fully have recovered. I think I've recovered in many, many, many ways. But I don't know that I've fully recovered, to be totally honest.

[00:34:30]

FT: What were the first thoughts that went through your mind when you found out like, “Oh, my God. Us, we're involved in this, too,” because that was a crazy phone call to get.

[00:34:38]

KG: Well, it was a weirder situation for me because I don't even know if you know this. But my ex-husband at the time worked there. Obviously, if you know the whole thing, I mean, you know this. You're in finance, but there was the bad floor, and there was the good floor. He worked on the good floor, and so he just – that was his just job. He worked there, and so he was at work.

I remember he called me. He'd gone into work late that day because we'd taken my son on an interview for kindergarten. He'd gone into work late, and he got there, and I had just gotten home. I wasn't in my office because I was staying home that day because, again, we'd taken him to this interview. He calls me, and he says, “There are cops here at work right now.” I was like, “What do you mean?”

[00:35:18]

FT: Oh, my gosh.

[00:35:19]

KG: I didn't even realize. I'm like, “Oh. Well, that's so weird.” I fully did not get it. Then by the end of the day, I got it. We got it. There was no more job, and it was just really a – the fact that we had personal money there had nothing actually to do with him working there. That was totally separate. So then our families, both of our families, being affected was a whole other layer. There was his work layer and then that.

It was – I mean, my first thought really, and I know this is going to sound so ridiculous and so – I don't know. I just feel like it sounds ridiculous saying this. Maybe this was naïve, and maybe I'll just say it. I literally was just like, “We're going to be fine. We're young. Kids are little. We've got our whole lives ahead. We're going to figure this out. We can do this. We'll be fine.” I don't know

why I went right into this mode of this is totally fine. That was my actual real first thought, if I'm being totally honest. I don't know if it's because I was so naive to having money struggles.

That's why I'm saying I'm being really honest saying that, but I had never had money struggles. I know that's an incredibly privileged thing to say. But I will say growing up, I did not ever – never thought about money good or bad. It wasn't discussed. We had everything we possibly could have wanted. I wasn't overly spoiled, but I had everything I could have wanted, and I appreciated what I had. My parents, again, didn't talk about it good or bad, but I had nice things. I could do whatever I wanted. Again, it was never discussed or an issue. I kind of just continued in life.

Then we got married. I had a beautiful wedding. Again, I didn't – it wasn't – that was not part of my life worrying or thinking about money. I know that is an extraordinarily privileged way to grow up. I am completely aware of that. That has not been my life experience since then, and that has not been my children's life experience.

[00:37:20]

FT: What a wake-up call.

[00:37:21]

KG: Yes. That's why I say when I say that it almost sounds ridiculous that I was like, "Oh, we're going to be fine. We'll just do this." But I think it's because there was no issues with money before that that I had never –

[00:37:32]

FT: It was not an issue. It was not even an issue.

[00:37:35]

KG: Now, having had so much financial stress in my adulthood, it's like I never thought about it as a child since then really. As an adult, there has really not been a day. A large majority of my adult life, there's not a day that goes by that I don't worry about it. My adult experience with money is completely different than my childhood experience. Now, most people would say, "Well, of course. Obviously, when you're a kid." But I'm saying it's a completely different experience.

I would say the way my kids have grown up, and they have wonderful things in their [inaudible 00:38:05] in many ways. I don't want to – I want to acknowledge that. But the way they've grown up is definitely – it's different the way I think about it, talk about it in my life as an entrepreneur, as having been a single mom for a long time. It's a completely – I have a completely different relationship with it now. That is why, though, I think I was so sort of naive like, "Oh, my gosh. It's going to be fine. We're going to work hard, and it's all going to be great." Truly, that was the gut reaction.

[00:38:37]

FT: What was the hardest thing you had to face in the aftermath of that financial crisis?

[00:38:45]

KG: My husband at the time wasn't working, and it was hard to a job, and he wasn't working. I was – now, it was my private nutrition practice.

[00:38:54]

FT: You're the breadwinner. Yes.

[00:38:55]

KG: Was it. That was it. I would go to work all day seeing clients. I remember I had a book deal. This was – I think I was working on *The O2 Diet* at the time. I remember I was – I didn't have the luxury of saying, "I'm going to take two months off from seeing clients, so I can write my book

during the day and then come home and be a mom.” I would see clients all day. I would rush home, be a mom, put the kids to bed, and then sit at my computer till midnight, and do whatever other work, and then also try to do all those other things that we talked about; responding to editors for press because, oh, gosh, I got to respond to them because I'm going to want them to talk about my book, so I better get back to them. All of the emails and all of the other work of running a business, dealing with all that.

I think that was the hardest thing for me on a day-to-day basis was really that working around the clock, knowing I had to and have – there was really no relief and being – having two young kids, it was hard.

[00:39:49]

FT: It doesn't sound like you had even a moment to really process the trauma.

[00:39:52]

KG: No. Oh, not one second. I mean, I remember actually – I feel like you might appreciate this story. I was at the Today Show, and I was talking like a little – I was a little dizzy, and I was there actually on behalf of Women's Health Magazine. I will never forget Allison Keane, amazing publicist from Women's Health Magazine. She said – I was like, “I'm really dizzy.” She's like, “Do you want a bagel?” I said, “I never ate the bagels there because I'm going to have a bagel, and I'm going to have a good bagel.”

[00:40:18]

FT: Oh, no. The food there was not great.

[00:40:19]

KG: I'm not going to have a bagel from the Today Show. I'm going to have a good –

[00:40:20]

FT: It's been sitting out since 5am.

[00:40:22]

KG: Exactly. I'm going to have a good bagel. But I was like, "I got to eat something." I went on. I did a segment with Natalie Morales, and I came out, and I was like, "Something is not right. I'm really dizzy." I said, "I got to go to the doctor." I never – again, I didn't take – I wasn't taking time. I went to the – I wasn't taking time to go to the doctor probably. I went to the doctor, and she was like, "What is going on in your life?" I said, "Well, I got a lot of financial stress. I'm working. I'm writing a book. I'm this. I'm getting divorced. I'm doing all these things." She said, "Okay. Well, you got a lot of stress, and you've got shingles."

I mean, and she was like, "And how –" she's like, "But you're way past. You are way deep into it. You're – how have you been feeling and dealing?" I'm like, "Well, I've had a pain in my leg for the past week, and I've been exhausted. But I've just had to keep going, and so I did." You just keep going. You just keep doing. By the way, that's not good that I –

[00:41:11]

FT: No, no. That's not –

[00:41:12]

KG: That is not good. I am not saying that's good.

[00:41:13]

FT: [inaudible 00:41:13]. That's not – that's like, "Look at me. I was on the Today Show with shingles. You can do it all. You can have it all."

[00:41:20]

KG: That is not good, and that is not a good example. But that is why, again, I've learned – I was sort of doing what I had to do to survive and go. But that's why now, too, no matter how stressful life gets and things happening, I always prioritize taking care of myself, whether it's, again, the food, the sleep, the exercise. I really – again, that's just an example of something that I think taught me that, okay, you got to chill out here.

[00:41:50]

FT: Oh, man. Keri, thank you. Thank you. That was a lot.

[00:41:54]

KG: I know. I never even shared that with you.

[00:41:56]

FT: Really, you don't just stop people on the street and tell them the story all the time. “Hey, how are you doing? My name is Keri. By the way –”

[00:42:03]

KG: By the way, there's so many – people have been through so many worst types of things, too, that I almost feel like silly even sharing that. But that's what we're talking about here. We're talking about financial stress and stuff.

[00:42:11]

FT: No. I don't want you to feel shame, too. Come on. Come on.

[00:42:16]

KG: No, I'm just saying –

[00:42:16]

FT: What a jerk would I be. But you went – you talked about how growing up money really wasn't an issue. In some ways, that's amazing. What an incredible upbringing. But then, of course, it catches up to you if you're an adult, and you really don't have the muscle memory or the reference points or the fluency to deal with money at these crisis moments. What do you want your kids to understand about money before they become these independent adults? I know – I think your son is 21 now.

[00:42:51]

KG: I know it's crazy. It's crazy. Okay. There's so much, but I'm actually laughing at something to myself as you were just talking. I'm thinking my daughter actually will make fun of me sometimes when I'll say something about something and whatever. She says, "Oh, come on. You didn't have to deal with that." Then she'll say, "You and your perfect little childhood." She'll make fun of me, and I'm like, "I know." I'm like, "It's not normal, and it didn't prepare me for life, so I got to tell you something. You're in a much better place, kid, because you've had a much more realistic life, and you're going to be better for it." It's just funny. She actually makes fun of me for that. I'm like, "Well, I've been making up for it ever since with adulthood."

But anyway, so what do I want them to know? I always think I want my kids to be extraordinarily organized and diligent with their money. They are organized. They know every single thing about their money, what their credit card, what's their – just every bank account, every credit card, every interest rate, every whatever. I want them to know every little detail. That might sound really obvious, but I want them to be organized.

[00:44:04]

FT: No, we must.

[00:44:05]

KG: I think a lot of people aren't. A lot of this kind of spend or then they'll pay that bill. But they just don't know the places where, wait, that doesn't make sense. That's actually a better credit card for me to have. Or I could pay that off, so I don't have to have a debt over there. Or I just want them to be extremely organized and on top of their money. At the same time, I want them to take risks. I want them to take risks being an entrepreneur if they want to, investing in something if they can and they want to that they're really passionate about.

Then also, at the same time, be smart and always invest and take risks and do things. But also always be saving and know that doing that with saving as well. Don't fully just go for it. Have a balance there. I'd say being organized, definitely taking risks, especially when they're younger. I don't want them to be too conservative. Then also being smart and always also saving a certain amount.

[00:45:00]

FT: Yes. It sounds to me like you just want them to be financially careful and curious.

[00:45:04]

KG: Yes. That's what – well, spoken like a financial expert. You just said it much better than I could. They're going to make mistakes. They're not going to have all the answers. But that curiosity is going to unlock for them a lot of pathways. It's going to lead them to resources. It's going to lead them to help.

I love that you and your daughter laugh a little bit around it, too. That's important. To have levity is really, really important. Not take it too seriously.

[00:45:28]

KG: Yes, absolutely.

[00:45:30]

FT: Keri Glassman, thank you so, so much. Everybody, check out Nutritious Life. You have a podcast. You have a practice. You're everywhere. I'm so honored that you decided to stop by So Money.

[00:45:42]

KG: Thank you so much for having me.

[END OF INTERVIEW]

[00:45:46]

FT: Thanks to Keri Glassman for joining us. Visit nutritiouslife.com for all of Keri's resources, including her podcast, Nutritious Life with Keri Glassman. I'll see you back here on Friday for Ask Farnoosh where we're going to be deep diving on inheritances, any sort of lump sum that you may have entered into, whether that is a huge tax refund or an inheritance from a family member. Maybe you inherited money or a home. We have two experts on the show with me on Friday. I think it's going to be applicable to everybody, so make sure to stay tuned for Friday. In the meantime, I hope your day is So Money.

[END]