# EPISODE 1714

## [00:00:00]

**FT:** So Money episode 1714, breaking free, Julia Haart's unorthodox journey to empowerment and financial freedom.

**"JH:** The women who are so indoctrinated that they genuinely believe that this is what God wants, they're not doing it because a man is telling them to do it. They're doing it because to them, these laws are as real as a chair or a table. They are not questionable."

[INTRO]

[00:01:00]

**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Our guest today did what for so many women in her community was unthinkable. She left. Julia Haart, you may know her as the star of My Unorthodox Life on Netflix, is our guest today. Her story is nothing short of extraordinary. Born into the ultra-orthodox Jewish community, Julia's life was defined by strict rules and limited freedoms. For years, she lived under the weight of these restrictions, until at age 42 she made the courageous decision to break free. Since then, Julia has not only transformed her life and her children's lives. But she's also become a powerful force in both the fashion and business worlds.

Today, Julia is the Founder and CEO of +Body by Julia Haart. She's widely recognized for her successful show on Netflix, My Unorthodox Life, which aired in over 190 countries. Additionally, she shares her journey of hardship and triumph in her bestselling book called *Brazen*. Today, we're going to explore Julia's transformation, the tools, the strategies she used to reclaim her life and the wisdom that she has for others seeking their own path to freedom. Here's Julia Haart.

# [INTERVIEW]

[00:02:17]

FT: Julia Haart, welcome to So Money.

[00:02:21]

**JH:** Thank you so much for having me on. I'm so honored to be here.

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**FT:** I would watch your show, My Unorthodox Life, and I just would have so many questions, so many. I mean, my mind would just go because – and while you share so much in the show and, of course, in your book, *Brazen*, I finally have you now live, connecting with you, so I can ask all of my burning questions.

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JH: Go for it.

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**FT:** I know my audience is curious, too. But, Julia, just tell us a little bit about the before and after. Folks, if you haven't seen Julia on television, you don't know about her entrepreneurship, her book. I want to give you the floor, the stage, Julia, just to share a little bit about your path and where you are today.

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**JH:** I grew up in extremist, fundamentalist, ultra-orthodox Jewish community. The easiest way to describe my life is think Bridgerton minus the fancy dresses and the fabulous balls. But it was all marriage, women stay at home. The man's the boss. Women have no autonomy. My entire life was controlled by my biology. Every woman is supposed to do the same thing. I have no

education at all whatsoever. I did go to high school, and we had classes called biology and chemistry. But we didn't actually learn biology or chemistry in them. We were taught to be wives and mothers. That was our purpose in life was to be obedient, subservient, invisible as much as humanly possible, and raise babies. That was every woman's purpose in life.

Obviously, that didn't really work for me because I'm not shy. I'm not quiet. I have other capabilities and talents, as do all women. All women are not just mothers, even though, as you know, you see my children and, they're my best friends in the world. I love being a mother more than anything else on Earth, but that's not all I am. So I left it with my children when I was 42 years old. I walked out the door. I decided to leave at 35. It took me almost eight years to plan my escape. I walked out the door at 42, started a shoe brand two months later. It was being sold all over the world within nine months.

Within a year, I partnered with La Perla. Within two years, I became Creative Director of La Perla, then took over EWG, transformed it from a \$70 million modeling agency into a billion-dollar media conglomerate, and then went through the world's nastiest drawers, tada. Modeling agency into a \$1.1 billion-dollar media conglomerate, wrote a book, started a new show, have another show coming out soon. Yes, hi.

#### [00:05:11]

**FT:** Hi. Yes. That's how I remember it. My question, I can sort of understand the trajectory of you start a shoe line, and then all of these things start happening because now you're out there. You're meeting people. You're showing off your talents. People see your genius. But the before, you talk about planning your escape. That took eight years. One simple question I always had was like how did Julia financially plan that escape. How did you – you had a double life, right? As you were living it during those eight years, you started earning your own money, saving that. How much did you earn at the point where you were like, "I have enough. I can get – I can leave."?

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**JH:** You know, it's funny because someone asked me that recently, and I really can't remember the exact amount. I was like, "I bet there's records. I'm sure the old bank account is – if I would drive to Muncie. There must be a way for me to find that out. It was under a million. It was like probably – I don't know. Honestly, I don't have an exact number. It was somewhere between like five and seven. So I was like, "Okay. I've got enough money that –"

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**FT:** A hundred thousand; 500,000 and 700,000.

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JH: Yes, somewhere between that.

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FT: Okay, okay. That's a lot.

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JH: I mean, again, for me, with no education and I mean -

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FT: How did you earn that money?

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**JH:** Well, it's a long story. I sold life insurance and MetLife. Then I invested that in some things, and they did okay.

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# FT: You could do that as a member of -

# [00:06:42]

**JH:** No, no. I mean, nobody knew I was doing any of this. No one had any idea. I never told a single soul.

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FT: So you would - was it all virtual? Were you leaving the house and coming back?

[00:06:51]

**JH:** No. I was leaving the house, but I was teaching in so many schools, and I was so hard working that it was really hard to keep track of my schedule because I taught in multiple schools, and I had two babies. So I was always running back and forth nursing because like a crazy person, it didn't occur to me like someone could feed them formula. No. I had to be the perfect mother. I would run back in between classes, nurse my kids. It was very hard to keep track of my time. Sometimes, when people thought I was in class, I was actually out selling life insurance, so yes.

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**FT:** Yes. You leave. As I understood it, some of your children knew as they were older and they could handle it. But others were younger, and you kind of – what was that transition like? What was your communication with your children like when you first left the house for good?

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**JH:** I think, I mean, all of them freaked out completely, except for Miriam because she was like, "Thank you. Thank God. I'm out." She was there with me from day one, just because she felt that same compression and this destruction of self that I felt because she's – her intellect is not - she's just different than most people. She is gay. Obviously, that didn't work in my world, so she was, yes, out the door when I was out the door.

My other kids were upset with me because I was their mother. I was the one who taught them this way. I was the person they look up to. I was a Judaic teacher, right? I taught this. My daughter had once written me a letter saying like she's so proud that I'm her mother because when I pray, I pray with so much devotion and I cry and all that stuff. That's how she saw me. That's how I was.

Then all of a sudden, because I didn't tell a single soul, not my children, not anyone, here's this woman who lived this life her whole life. Then all of a sudden, you wake up one morning, and she's pants. It was a huge shift for them.

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FT: Right, right. Absolutely.

## [00:09:04]

**JH:** Luckily, for me, my relationship with my children was so strong that they didn't understand it, but they just were like, "We don't understand it. But you're our mother and we love you so much and we just – that we don't care. Whatever you want to do is what you want to do." Then instead of trying to convince them, I would just invite them to travel with me, and that's all it took. That's all it took. Then one after another, they came slowly, slowly out of the fundamentalist world and became part of this world.

The beautiful thing about my children, they don't take anything for granted because they remember what it's like to have no autonomy in your life. If I tell you, and I'm literally not exaggerating, I think at least once a month in different times of the month, each one of my kids calls me and says, "Imma, thank you. I love my life. I love you," just literally still today. I mean, they really understand that we fought for our freedom together, and that created this very intense bond between all of us.

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#### [00:10:09]

**FT:** It's interesting because, also, what's happening in our culture, you've probably seen it. There's this reversal to the Girlboss movement and the Lean In movement, where we have the trad wives, the traditional wives, and the stay-at-home girlfriends. While this is – maybe there's a particular religion that sort of shows up in a lot of these circumstances, but it's just –

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**JH:** Or the rich one.

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**FT:** It is about religion, but it's also not. Yes. Religion aside, it's just that there's – I guess my question is why do you think that there are some women who find such comfort in living in a world, in a family where they are so dependent on patriarchy and men's values? They're willing to give up and strip themselves of so much autonomy. I'm trying to understand. What are they actually benefiting that they see as the benefit.

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**JH:** I have two – first of all, brilliant question. No one has ever asked me that, so love this question. I think it actually has two answers. Of course, this is just my personal theory. I cannot back it up with anything other than what I have experienced. There's two camps, okay? Camp one are the women who are so indoctrinated that they genuinely believe that this is what God wants. They're not doing it because a man is telling them to do it. They're doing it because to them, these laws are as real as a chair or a table. They are not questionable.

When I started questioning things before I – by the time because in those eight years, I just got louder and louder and louder and more open about my descent in different ways. It was so interesting to me that I realized that it was such an unfair fight because what was the answer to everything that I said made me unhappy or felt wrong. Who are you compared to God? Who do you think you are? Like, "This has been around for 5,000 years. Miss Julia Haart knows better

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than God." They shame you into feeling like you're this selfish, horrible monster if you ask questions or want autonomy.

It is self-policing to the nth degree, and you don't realize that you're doing it. If you tell a woman who's in it that she's doing it, she'll be very offended at you and tell you that you don't know what you're talking about, and this is her choice. She genuinely believes it because I genuinely believed it, until I realized that I had no choice and that the things that I was taught that I took as given made no sense. They had no logic to them. Questioning is an unfair fight there. It's you, little human, versus God and 5,000 years of history. You lose by definition. I think part one is that there are many, many women who actually believe this.

I had a friend. Sometimes, I go to kosher stores because my youngest son is kosher. When he comes over, I make kosher food for him. I was there and I saw a friend of mine. She has, I don't know, like 11 kids, 12, I can't count anymore, that I hadn't seen in many years. I waved, right, just trying to be friendly. If I tell you that her face turned white and she gathered her children like the devil was in the room. She actually believes that. She believes that I'm dangerous to her soul. That's part one. I think part one is women who actually have been so indoctrinated that they think this is what God wants.

Then the second group are the people who are so unhappy and so miserable that the only way that they can survive – I had teachers like that in [inaudible 00:14:30]. The only reason that they can make sense of their life is to make everyone else around them miserable and push them down like they were pushed down because then their life has meaning. Then it was truth if they can promulgate it to the next generation. You have women who are just so angry. They just don't realize it, and they take it out on other women.

The women in my community are as rough on other women as the men were, if not more so. I think it's a mix of those two things. I think, one, people who realize it's a lie but they've lived that way their whole life to acknowledge that you've suffered for nothing is almost impossible, and so you have to make it count. You have to make it mean something because, otherwise, you suffered for nothing. That's something you can't handle as a human being, right? Everything has to have meaning and purpose. I think a lot of women who are born into it, that's where they come from.

Then I would say there's a third category. Those are the women who aren't born that way and become religious, to your point. They give up their autonomy. They knew that they could have it. They know what it feels like, and yet they give it up. For those, my best answer to that is when I was 16 years old, I met a man in Brighton Beach who – a Russian man. He was literally complaining about how much he missed Russia. I had never heard any Russians say anything nice about Russia. My parents were massive anti-communists. My father was arrested and sent to Siberia. Their friends hated Russia like Russia was the devil.

Then this guy is sitting there telling me how much he misses it. I was so perplexed. I'd never heard a positive thing about that, so I asked him what he misses. He says to me, "Never having to make a decision," and that's it.

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FT: Ignorance is bliss.

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JH: That's it.

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FT: Ignorance is bliss.

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**JH:** You don't have to make a decision. You never have to worry about whether it's wrong or right because someone's going to tell you. All the rules are taken care of. You're safe.

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FT: Yes. But the rules don't always support you.

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**JH:** No. The rules suck.

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**FT:** Is the message, right?

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JH: The rules suck.

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FT: The rules are not designed to give you priority over anything or anybody.

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JH: Well, that's right. But, but -

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FT: Yes, well said.

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**JH:** You never have to be afraid, and you never have to be alone. You don't have to make a single decision.

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FT: I'll give them something to be afraid of. I mean, that's the thing, right?

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JH: But that's what's terrifying about it.

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**FT:** They're not afraid of the right things. They're afraid of, oh, the consequences, the energy, the effort. Living with my decisions, it's like, "Yes." But, also, there's the fear of never being able to make a decision for yourself.

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JH: Right. To them, that's a comfort, not [inaudible 00:17:19].

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FT: Yes. That – oh, my gosh.

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JH: But that I would say is only the third group. It's funny because when my -

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FT: There's probably 10 groups. But, yes, I think you hit the nail. I think -

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**JH:** But I think to me, those are the three – I mean, again, is my total theory. Obviously, no proof to it at all, but this is what I have contemplated intellectually in my brain as I have gotten to know more and more people and try to understand how I can help women. I'll never forget when Shlomo was first leaving the fold and being less and less religious. His biggest problem and he

said to me, he was such – I'll never forget this conversation. He said to me, "But, Imma, you don't have any of the answers. You're telling me you don't know what happens here, and you don't know what the future is, and you don't know if there's heaven. You don't know. They know everything. You don't know anything."

I said to him that's the beauty of it. If you don't know, you get to discover and explore and invent and create. When you think you have all the answers, you stop asking questions. You stop changing. You stop metamorphosizing. You stop literally transforming ourselves, society, humanity. The unknown is the beauty of it all, and that is the antithetical to religion. Religion says don't go search outside. We've got all the answers. But if you have all the answers, you never ask any questions, anyway.

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FT: I mean, earlier you said that your impetus -

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JH: That's my theory.

[00:18:52]

**FT:** You know, I think that's well said, and I agree. You talked earlier about how your impetus for wanting to leave the community was you thought differently. You had a fire in you. But I think, also, your children. I read that you would look at your daughters and go, "I'm going to be literally – this is going to be their life." That was the fear that forced you out.

[00:19:17]

**JH:** Honestly, it wasn't the fear that forced me out. It was the fear that gave me enough courage to get out, if that makes sense. It was so terrifying to get out. I planned for it. I organized everything. Then I froze and I couldn't do it. I couldn't do it. I literally couldn't bring myself to do it. I was scared shitless. It was –

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FT: What got you over to the edge? What was the -

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**JH:** Miriam. Miriam comes home one day, and she got accused of cheating on a test, on a paper because it was too good to have been written by a girl. Basically, she was punished for her excellence. She's not a crier. We're not big criers in my family. We're pretty tough women. Literally, I'd never seen her cry like that. She was inconsolable because she was like, "I didn't do anything wrong. I worked hard. I put effort in it, and it's too good to be written by me." I realized that if I don't walk out the door, she's going to be me.

Literally, we just picked up our stuff and we walked out the door. It wasn't planned. It wasn't organized. I was just like – it just hit me with like a sledgehammer that if I don't leave, they're going to be me. They're going to be as miserable and unhappy and closed and silenced as I am. I couldn't let that happen.

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**FT:** Wow. Let's go forward a little bit. You leave Muncie for New York City. Let's just say you have a half a million dollars in your bank account. What are you doing? What's your – who are you calling? What are your lifelines because –

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JH: I had none.

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**FT:** It would be two months later. Two months later, you start a shoe brand. Those are – I have a lot of question marks between these two months. I want to know.

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## [00:20:59]

JH: You need like two hours, and I think we have like eight minutes.

[00:21:03]

FT: I know. Just insights.

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**JH:** Basically, I had no connection to anyone on the outside. My original investors were religious Jews that I literally met in a restaurant. After that, I just – my third investor, my first non-Jewish formal, formal investor with an actual physical contract because before that, I didn't know you signed contracts. In my world, you shake a hand and that's it because you know the cousin, and you live next to the neighbor. If you break the contract, you can't go into the synagogue. The community enforces a handshake. I didn't know that there was such a thing as actual legal contract. I'd never seen that.

I met him on an airplane. I literally – wherever I went, I didn't shut up about my company. If you were in any nearby vicinity, you knew about Julia Haart's shoes. There's this woman, Gertude Stein, who – a French. She was an American author, a lesbian woman who collected – is basically considered the mother of impressionist art because in Paris, the Académie des Beaux-Arts would not allow the impressionists. They thought they were breaking the rules of drawing and painting. She would put them around her house, and she had this salon intellectual. All of Paris would come and – who could see it. Then that's how literally impressionism gained popularity.

Someone asked her brother who lived with her what people's first impression is when they see the art. He said, "They come to mock and they stay to pray." I thought that was so powerful because that, to me, is sales. When someone doesn't understand something, doesn't think they need it, doesn't think it's useful, doesn't think it's beautiful, they come to mock you. But then they stay to pray. Then you've accomplished something. Then you've changed an opinion. You've

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created new thought, and that's a pretty cool thing to do. That's what I did everywhere I went. Literally, I didn't shut up.

# [00:23:11]

**FT:** Well, and I mean, on another scale, when your show, My Unorthodox Life, came out on Netflix, I thought, "Oh, is this just like another sort of –" There are all these sort of documentaries that follow. For example, the Amish. Or are they going to just show us the behind the scenes and then we're going to mock them? I don't know. What is the goal of this show? Then I watched it and I said, "I love this show." I mean, I'm not a huge reality TV consumer, but I so appreciated your openness and your relationship with your children and so much that you have built.

I'm just curious. Do you have any sense of connection still to the orthodox culture or just the past life? Do you have any – what's your gratitude, if any, for it?

#### [00:24:01]

**JH:** That's – again, you ask really incredible questions. Yes in many, many ways, and it's an interesting thing because I am prouder to be a Jew today than I probably ever was in my community. Since October 7<sup>th</sup>, I have really become a huge advocate, an activist on behalf of the Jewish people and Iranian Muslim women who suffer literally under the same groups. But all my Iranian friends are like, "Julia, why can't we explain this to them?" I'm like, "I know, guys. I don't know how to explain it to people," but anyway.

I am always going to defend Jewish people and, honestly, women everywhere. But what's happening, the growth of anti-Semitism is terrifying, and I'm going to fight every day until we eradicate hatred and racism. But I will never become religious. I will not light a candle. I will not go into a synagogue. However, on the other side, I love my community, the people in my community. I have – I always say to everyone there's no villains in my story. There's literally only victims. These are people who genuinely believe this is what God wants, and they're trying to do the right thing, and they're extraordinary human beings.

I always say it has nothing to do with the people. I have so much love. Someone could open my heart. They would literally see it. There's no anger. There's just this burning desire that women in my world, my old world, can have more than what they have now. That's it. That's all I want. It's that simple. Yes, I love my people. I love – to me, I want to be – I feel that I love not just my people, right? I love all people, especially women. I want it to impact and help as many people as humanly possible. Yes, I'm very proud to be a Jew. I love my community, the people in my community. Not a fan of the laws. The laws got to go.

## [00:26:06]

**FT:** Thank you so much, Julia. I know you have a lot going on. You have a new fashion line. Do you want to tell us about it? It's called +Body. Is that – am I saying it correctly? By Julia Haart.

#### [00:26:06]

**JH:** Yes, yes. That's right. Although the website is BODY by Julia Haart because we figured everyone would be too annoyed to make a plus sign. We like –

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FT: Plus sign. Yes.

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**JH:** We like things quick and easy, so it's BODY by Julia Haart online. But the company, you are correct, is called +Body. Basically, the trajectory of my career is kind of unusual, but everything l've done, it's – and you'll see there's just one uniting thread, and that's freedom for women. When it was shoes, I created shoes that were ergonomically designed. We created the first ever really comfortable, super expensive, elegant high-heel shoe.

When I was at La Perla, we created the first ever stretch Leavers lace so that when you were wearing a thong, you didn't feel like you wanted to kill yourself. When I took over EWG, it was about literally shifting the power dynamic so that my talent didn't have to stand in a line and get

chosen. They were the audience. I made them into the media. I put power into their hands. It's always been about freedom, and here today is the same thing.

I was watching Bridget Jones's Diary, and there's this scene in there. Again, I watch things a lot later than you guys did, so I'm still catching up. I was watching –

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FT: Oh, I love Bridget Jones's Diary. That's a classic.

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JH: It's such a great movie. It's so good.

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FT: Helped me through a lot of low points in my life.

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**JH:** I was like, "Why didn't I see this earlier? It's such a great movie." Anyway, so you know so that scene where she's trying to decide whether she wears the shapewear –

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FT: Her wobbly bits?

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**JH:** Yes, the granny panties. Like, "Am I going to wear the granny panties? Then I'm going to look better in my dress, and then I can get Hugh Grant. But then I can't bring him home because no one wants to be caught dead in there." Then she decides she's going to wear them. She goes. She gets the guy. She comes back. She gets drunk. She forgets she's wearing them.

There's that cringe scene when they're on her floor, and he's like, "Look at these sexy little shoes and this sexy little dress." Then he sees it and he's like, "Oh, my God." His face and it's like – and I thought to myself, "Wait a minute. What do women do when they wear shapewear and someone's undressing that?"

I started asking people, and I realized that this is such a shame point for women. They will literally do all these crazy things, so whoever is undressing them doesn't know they're wearing shapewear. They don't want their friends to know they're wearing shapewear. If you sit down and someone sees someone else's Spanx, it's like you caught them cheating or something. It's such a shame point, and that bothered me a lot. So I decided how can I make shapewear that doesn't look like shapewear, that a woman will feel fabulous wearing, that she will be perfectly comfortable in having someone undress her.

In order to do that, we had to basically change the way we color clothing because the problem with shapewear is because it's the most heavily elasticated material, if you put color or pattern and you stretch it, you get those nasty lines. We couldn't dye it the way that people do because that's why shapewear is always beige, white, and black because those colors, no matter what you do to them, they still look beige, white, and black. Try any color, any pattern.

We really literally created a different way to color clothing. You could stretch it like it's Elastigirl. Seriously, we've had two, three people stretching it. It doesn't budge. The color doesn't move. The pattern doesn't move. Our first collection was shapewear that was so sexy that if someone was undressing you, you would be thrilled. Also, people started wearing it out like as bodysuits and dresses because they were so pretty.

Then for our second collection, the great thing about having the show and having such a strong connection to my audience and my clients are that they talk to me. Because my whole purpose in life is to make their life better, hearing from my consumers gives me the input information I need to make it even better product. For the second season, I listened to what everyone told me. The three things that we constantly got were, "Truly, I can't afford it. It's too expensive," because it was around – started at like \$59 and went to \$199. For a lot of people, that was a lot of money for an undergarment.

Then they also said, "Can you make different gradations of compression because the one I did was like [sound inaudible 00:30:32], really sucks you in." They're like, "That's great for a party, but we want something that we could wear day to day." Then the last thing they said which, to me, was the most genius and I'm annoyed that I didn't think of it myself but thank you guys, they're like, "But, Julia, if you can color things. Why make shapewear altogether? Can't you make tank tops, bodysuits, shirts with the shapewear built-in, with the bra built-in so that we only have to wear one layer of clothing?" I was like, "Oh, my God. They're right. Why can't I do that?"

This season, we have clothing that has the bra built in, so you buy it by your dress size and your cup size. You could buy like a – let's say you're a medium and you're a double D. You buy a medium double D. Let's say you're a medium and you're a B cup. You buy a medium B. It's literally the bra is built-in. There's no straps because the form of the clothing holds the bra in place, so you never have to have the discomfort of a snap. It's already built-in with slight compression, so shapewear is already there. It's a tank top or a bodysuit or a T-shirt. Yes. So I'm really excited about that because I don't think that's ever been done. I don't know. We'll find out.

## [00:31:42]

**FT:** I think it's on the money when you can create something that has multi-purpose or just like a two-in-one or a combination. People these days, when we're buying, if we're buying, right, shopping is like –

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JH: Exactly.

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FT: We want to have – we want value. We want get more bang for our buck.

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**JH:** We need value. Yes. Life is expensive. It's not easy right now. For a lot of people, life is hard.

[00:32:02]

FT: Just a little. Yes.

[00:32:05]

**JH:** Oh, that was the other thing. This took me nine months. My collection was so late because it really bothered me that so many women couldn't afford to buy it. I had to figure out a way because, obviously, it's a company. We have to make a profit. It's an expensive process because we literally change the way we color clothing. We had to figure out a way to make it less expensive for us so that we could pass that on to the consumer. It took us nine months of, again, revamping everything. Now, the whole collection top to bottom goes from 34 to 78 dollars.

[00:32:38]

FT: Whoo, nice. Awesome. That's great.

[00:32:39]

JH: I'm so happy.

[00:32:42]

FT: Tell us again where it's available. Is it also in stores, in department stores?

[00:32:45]

**JH:** It will be. It'll be coming to stores at the end of the year. We're going to be in Macy's. We're going to be in the shopping network in Canada. I've got a bunch of other places, but I don't want

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to announce them yet. We're going to be international, season 2 thankfully. A bunch of other countries have asked for my product, so it's really exciting. It'll be – the second collection will be out in November, and you can also buy it on BODY by Julia Haart. There'll be some other retailers that we'll talk about later,

[00:33:19]

FT: Congratulations. I can't wait to see what comes next.

[00:33:20]

JH: Thank you. Thank you.

[00:33:21]

FT: I hope what's next is a season 3 of My Unorthodox Life, crossing my fingers.

[00:33:29]

**JH:** I'm legally not allowed to say anything.

[00:33:32]

**FT:** Oh, okay. All right. Well, Julia, thanks for coming on and answering all my burning questions. I was so happy when your team reached out to stop by our podcast. Feel honored. Thank you so much. Enjoy yourself.

[00:33:44]

**JH:** Well, I love what you do. First of all, your questions were just really fantastic. Thank you for making this so enjoyable.

[00:33:50]

FT: Thank you.

[00:33:51]

**JH:** This was fun. I appreciate you.

[00:33:53]

FT: That's what I try to do. Thank you. I appreciate you as well.

[00:33:56]

JH: All right.

[00:33:57]

FT: Bye.

[00:33:58]

JH: Bye.

[END OF INTERVIEW]

[00:34:01]

**FT:** Thanks for tuning in, everybody. If you're enjoying the show, I would love a review. I would love for you to follow and subscribe and share this episode and the show with your friends, your family. So many people who have come to So Money say they have because it came by recommendation. Word of mouth is so powerful, and your vote means everything. Thanks so much, again. I'll see you back here on Wednesday, and I hope your day is So Money.

[END]