

EPISODE 1735**[0:00:00]**

FT: So Money episodes, 1735. How to treat your reputation like currency and build influence with Maha Abouelenein, author of *The Seven Rules of Self-Reliance*.

***MA:** Your reputation should be a currency. What's its worth? What's its value? You need to be intentional about how you show up in the world. That's the world we live in today. You have to be. If you are an employee at a company, you have to think about what your personal brand is. Are you a problem solver, a collaborator, a good listener, a team player, resourceful, insightful? What is it that you are known for at work? That's your personal brand."*

[INTRODUCTION]**[0:00:12]**

ANNOUNCER: You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, you get 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.

[INTERVIEW]**[0:01:06]**

FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. If you listen to Friday's episode, I mentioned that this week we're going to be talking to Seth Godin and Hannah Cole. I was wrong. I was looking at next week's calendar. So sorry, but good things come to those who wait. But you're going to love today's episode where we have a powerhouse in the world of communication, entrepreneurship and self-advocacy with us, Maha Abouelenein has decades of

experience at the forefront of global tech revolutions. She's been a trailblazer in mobile tech across the mid-east and Africa. She's been a thought leader on Web3 and AI and a pioneer of modern public relations in places where the field did not ever exist.

Her new book is called *The Seven Rules of Self-Reliance* and it carries a very important message. Nobody's coming to save you. I can't help but laugh when I say this, but it's also very true. Nobody's coming to save you and it's not because nobody loves you or doesn't want to see you succeed, but nobody cares more about your career, your money, your reputation than you. We have to be the protectors of all of that.

In our conversation, Maha outlines why self-advocacy, especially for women, is more essential now than ever, both in the workplace and in our personal lives. In our conversation, she offers practical ways to protect and grow your most valuable asset, which she says, and I agree, is your reputation. What it really takes to build a personal brand, why you need one. Yes, even if you don't think you do and how to reinvent yourself at any age. Whether looking to pivot in your career, build influence or just take charge of your narrative, this episode with Maha is packed with wisdom, inspiration and lots of good advice. I hope you enjoy it.

Maha Abouelenein, welcome to So Money. I am so honored to have you here. You are a pioneer.

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MA: I'm so grateful to be here.

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FT: You have a new book out, which I want to learn from you all about. In your trajectory of how you started to where you are today, there's so many important lessons for us. You have so much to teach. But your book, which is just out, it's called *The Seven Rules of Self-Reliance*. If there was an alternative title, maybe I'd call it, no one's coming to save you.

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MA: No one's coming to save you. I think we live in a world where when you hear the term self-reliance, you think it's about being independent and not needing other people. What I'm trying to help people see that word differently, that it's about not expecting people to bring you opportunities, not expecting people to save you, like you said. But like, what could I do to rely on myself to put my best foot forward? How can I invest in myself? How can I gain skills? How can I gain experiences? How can I build better relationships? How can I create value for others? That's my definition of self-reliance.

If I pour all of that into myself, I become valuable to other people and indispensable, because now I'm creating value for them. I'm a long-term player and I'm putting deposits in their trust banks. What wouldn't be better than having positive relationships with so many people that you may or may not call on them someday? That's building a reputation.

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FT: You write this book for everyone, but particularly women. Why do you think it's so important for women to hear this message around self-reliance, which is, as you've described, it's self-advocacy? It's investing in yourself. What is it about women in the world of work where we need this advice more? What are the challenges and hurdles?

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MA: I think, you know, a lot of times we feel like we're bridge – we had to be bridge makers and we like to be collaborators, but I feel like if you want to be valuable to other people, like I said, like invest in yourself. All the energy women put into other people to support them, and to nurture them, and to help them, and to help build businesses or families or communities, what if they took all that energy and put it into themselves?

I don't want to be left behind, because I don't know things. I want to be a lifelong learner. I want to constantly be in and understanding what's next and now in the market and culture and business, so that I can step up and get those opportunities for myself. Women are now competing not just with other people in their cities, because of remote working environments.

We're competing with people around the world, around the country. So, we really need to make sure that we're investing in ourselves. I feel that's the key. If you understand that you are your own power, you are your own asset, you'll be able to have opportunities not just come to you, but you can create them.

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FT: I would say that in modern world, like we're still not teaching this to young girls. I think more so than maybe previous generations. I think that some of the women that I, like my peers, right, we did not necessarily believe in ourselves. A lot of us are still waiting for someone else to come and provide us with that security.

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MA: Yeah. I think also too. One of the things I've noticed is that we rely on other people to make decisions or we expect other people's decisions to impact our lives when we shouldn't wait for permission from others. We shouldn't be in fear for others. Decision making is not something you should outsource to other people and even the younger generation, like they don't know how to make decisions, so they're always asking for help. I'm like, you know what's best for you. No one is going to put you at the top of your priority list like you are. What is it that you need to do to learn how to make those decisions for yourselves? Trust yourself.

I had somebody read the book and they said he's a very well-known figure and a gentleman. He's on stage. He's performing. He's like, "I never trusted myself. I always just expected those opportunities to decide my fate. I didn't think that I could trust myself to decide what was best for me." You shouldn't outsource that to anybody. You know what's best for you. You just don't have the courage or the trust to take that step or take that decision.

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FT: Right. On this show, we often talk about no one cares more about your money than you.

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MA: Exactly.

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FT: That's not meant to scare you. It's not meant to make you feel like you're stuck, but it's to empower you. It's to say this is your money to protect. These are all your opportunities, so own them. You're really expanding that to saying like, money is one thing, but like let's also talk about your career, your livelihood. This is yours to own. Your first rule in the book is stay low. Keep moving. That reminds me of advice.

When I got in my twenties, it was great advice about how you want to stay high performing, but low maintenance at work, because this was the ticket to sort of like maybe avoiding a layoff or not getting fired. But listen, Maha, sometimes you disagree with your boss. You see things and you're like, "I got to say something." How do we practice this in a setting where we do face challenges at work? It's really hard to stay low or quiet about things.

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MA: Okay. Stay low does not mean be low profile. Stay low here is talking about stay focused on your goals. There's so many distractions in life. Social media comparisons. People doubting you. People telling you, you can't do things. People telling you, you shouldn't do things. You shouldn't create your job and be an entrepreneur.

So, stay low means turn off the blind – put on the blinders, stay low and stay focused on what you care about and what your goals are. It's like sitting in front of your inbox and your email. If you're just sitting, fielding emails all day, those are other people's priorities coming into demand and control your time and your day. Why not proactively say, "This is what I want to stay low and focus on, because I'll be distracted all day by other people's needs. They're not necessarily my priorities. They're important, but they're not the things that I'm going to like, if I keep distracting myself for my goals, I'm never going to achieve them." That's what stay low means.

It does not mean be low profile. It means put in the hard work, put in the effort, knowing what overnight success. You need to put in the reps. You got to put in the time. If you want to – I've been doing this for 30 years. I didn't just become well known, because I'm just started working with famous people. I was like grinding and got fired, and had different roles, and I had to put in the effort, and struggle, and office politics, all the things. I feel like stay low here means stay focused on your goals, because everyone will try to distract you from what you care about.

Keep moving, because we are going to have obstacles. We are going to have big – we're going to have setbacks. We're going to have emotional, economic downturn. We're going to have challenges in life. That's just everyone's life is messy. Nobody is immune to have living in a utopia. Just know that, like people who are self-reliant know they got to stay focused. They have to make an effort to stay focused. They have to just keep moving through the mud and through those efforts, because it's going to pay off. Nobody puts in tremendous hard work and gets no results. It just doesn't happen ever.

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FT: Right. Well, on the topic of staying low and focused on your goals, how do you know what your goals should be? Maybe you can bring yourself into this and talk a little bit about it was 30-year career. You have had these incredible opportunities. You've been proactive. Did you always know this is the road for you? So, talk a little bit about the goals piece of all of this, because I think that's where some of us get stuck. It's the very beginning. We can't keep moving if we don't know which direction to go in. How do we understand and still that?

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MA: It's such a good question. I think like a lot of our experiences teach us stuff, like is this a job, like it teaches us what we like and what we don't like, right? So, for me, it was like I worked in sports marketing. I worked in communications. I worked in PR. I worked in different, different roles to see what do I like, what do I not like. I didn't know I was going to be like a professional storyteller, and master communicator, and executive leader or helping people tell their stories, build their narratives, build their personal brands. I had to go through the kinks of like trying out

different roles and jobs to see what one I felt like this is what I'm meant to do. This is my passion. This is what I'm meant to do.

I went through a little exercise, which I talk about in the book and helping people find their narrative, like what is it that I want to be known for? What is it that I'm good at? What is it that people think I do, but that's not really what I do? Helping people do that exercise. I put it in the book, to find their narrative. Mine came down to four words. Help people communicate better, whether that's internal communications, crisis comms, media relations, PR, personal branding, telling stories to connect people, because that's what moves us. That's what you need to build an audience. That's what you need to do to influence others.

I do many things, but my crux, I had to really spend years, more than 20 years to figure out that's my mission. That's my purpose. I had to get experience from different jobs to see what it is that I felt like, "Oh, this is why they want to work with me. This is the value I can create for others. This is what I'm good at." It does take time. It's not something that you just – you woke up and you know how to do.

I always loved the news business. I always loved storytelling. I interned in a newsroom at a CBS affiliate here in Minnesota. That's what's like, "This is so exciting." Where news is coming in from the wire to the newsroom. We have to package it up. We have to think about how to broadcast it to the public. That's when I got the bug, but I do truly understand the nature of the media industry and how brands communicate and how consumers consume information. So, that takes time. I had to stay low. I had to put in the reps. I had to keep moving until I really felt like I honed in expertise that was valuable for others.

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FT: I think that's such an important message, especially for the person listening who may not really see themselves as a person in their career that needs a narrative. We often see of like, I'm just doing a job. Then I'll get the next job. I'll get promoted and I'll move up, but I don't really – I haven't done the work of like, what is my role in the grand scheme of my profession and career. What's the impact that I want to make? What's the service that I want to deliver?

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MA: Yeah.

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FT: You write in your book about how we all have to start thinking in this way. Why though? Why is it so important these days to think through narrative and personal branding?

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MA: It's so important. A lot of people hear the term personal brand, Farnoosh. They think, "Oh, I don't want to be a social –

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FT: Influencer.

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MA: I don't want to be a social media influencer. I'm glad that we're having this conversation, because it's not about being a social media influencer. Personal brand is not equal personal life, because a lot of people are I don't want to put on my family vacations, blah, blah. You don't need to do that. Right? I mean, Gary V is a great example. Right? You never see any of his posts and he has a camera on him 24 hours. Right?

I think a lot about personal brand. I want everyone to take that term and replace it with the word reputation. Don't you want to care about your reputation? Your reputation should be a currency. Think of it as a currency. There's a chapter in the book that talks about reputation as your currency. What's its worth? What's its value? You need to be intentional about how you show up in the world. That's the world we live in today. You have to be.

If you are an employee at a company, you have to think about what your personal brand is. Are you a problem solver, a collaborator, a good listener, a team player, resourceful, insightful, problem solver? What is it that you are known for at work? That's your personal brand, i.e. reputation. If you want to get that project that that boss is going to give you to get you a promotion or get you more visibility, you need to have a strong personal brand, i.e. reputation.

If you're an entrepreneur and you don't have a good reputation, you're never going to attract the best talent. You're never going to get that investor money. You're never going to get the right partners and suppliers to do business with you. Everything in our world today is based on your reputation. That is your currency. Your reputation is what carries you. Now, commonly, your name and your title of your job, got to stay together. You become associated with your brand, of your company, or where you work or what you do.

That's great. That's fine. But what I'm saying is, if you're not being intentional about your reputation, I can bet somebody else is doing it for you and it's not going to be good or it's not going to be what you want. If you have a social media account, you are a personal brand, whether you it or not, whether you're trying to be or not. Think about it.

You have a clean profile picture is what's out there what you want people to know about you? You have so much control over putting your message out to the world, so do it, because the vacuum and absence of not doing it means you will be left behind, competition will have a better story, or narrative, or voice. It's one of these not nice to have, but essentials in life today.

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FT: Yet, there are people with bad reputations who get pretty far in corporate, because it's a capitalist world. It's a doggy dog world. When it comes to sending in the corporate world, it's about money, like did you make money for the – however you did it. If you did. Great, we're going to promote you. So, what do you think about that? Then a follow up to that is what are some of the mistakes people make with ruining their reputations? Maybe ones that aren't so obvious, but like that you think, actually, you think you're doing the right thing to build a healthy profile, but it's not coming across as trustworthy or reliable.

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MA: Okay. First question was people who have bad –

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FT: Bad actors. There are bad actors everywhere. Yeah.

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MA: You know what? People are so transparent and smart. They know that this, I mean, business is not about cutthroat hustle culture anymore. It's about kindness. Are you doing treating your employees well? Do you have a good culture? Are you being sustainable for the environment? What are you doing to treat the planet better? I mean, people are smarter than they used to be. They're conscious consumers. They want to make sure that companies that they are spending their money and their brands are doing good.

If you have a bad reputation, it won't last for long. There's so much choice in the market today. Other people, well other consumers will just go put their dollars and their attention somewhere else. If you have a bad reputation, it won't last. People won't sustainably stay with you. There's nothing that you can't be Apple, or Nike, or Rolex or whatever brand you love and have a terrible reputation and assume you can just keep doing business. People, customers have too much choice today. That's the first question.

The second one is what can you do to avoid a bad reputation or how to handle it? I mean, we live in a transparent market. Everything is in real time. We see everything. You make a mistake. The biggest companies or people that make mistakes to their reputations are the ones that don't apologize quickly enough. Don't show empathy. Don't change the policies based on what they've learned. You know, the companies that do, do it well, they know rapid response is key.

The longer you live a problem in a vacuum with no response or answers, they're welcome, say hello to misinformation, rumors, going viral, being unable to contain it. Really understanding the

world, we live in is that we need to respond quickly. The longer we wait to apologize or respond, the worse it'll be for my reputation or that company's reputation.

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FT: Yeah.

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MA: I feel like a lot of people want to forgive people who make mistakes, you know?

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FT: Yeah. Because it's human nature. It's a universal. So, be less afraid of the failure and more afraid of staying quiet about it and trying to hide it and hoping that nobody finds out, but then obviously –

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MA: Yeah. I loved when I worked at Google. I worked at Google for about four years. Sometimes like they would teach us, like sometimes you make a mistake and you just have to say sometimes we don't always get it right, you know? Just that humble apology speaks volumes. It speaks volumes. Here's what we're going to do to fix it to make sure it doesn't happen again. We learned from it. We changed our policies. We implemented training. We're taking these active proactive measures. That's good. That's how you recover from making a mistake.

We live in a cancel culture. People are very like, "Oh, my God. They did. They're canceled." I get that. Some of it is warranted and some of it is not. We live in an overreaction society. We're like, "Oh, we must just overreact to everything that we don't like, because it's easy to be a keyboard, a warrior and judge people from behind our keyboards." But I feel like take a step back. Take a step back. If you find yourself in a mess, take a deep breath.

Usually, we get emotional about it. We tend to try to overcorrect or overreact, so I'll always like when I work with a lot of CEOs and companies and they get into some a problem, I'm like, you're taking it a little bit too sensitive, like deescalate your emotions and detach your emotions from the problem, so we can figure out the rational way to address it, because your decisions and actions have consequences weeks, days, months, years from now, not just today.

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FT: You're right. Imagine your reputation as money. I like that. Think about what is its value. How do you make it grow and safeguard it? I like that framing. You also want us to have no regrets, which is in our culture in America, totally, like all we hear, no regrets, no regrets. Dan Pink wrote a book. He talked about like, sort of like the beauty of regret, like why it's important to face your regrets. You can learn a lot. I want to hear your thesis on that and why you think you wanted to include it in your book.

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MA: Yeah. It's rule number seven of the book is to live with no regrets. I will tell a little bit of a personal story. My mother had MS. My father had ALS. I was born, raised in Minnesota, lived here until I was 27. Lived in Egypt and Dubai, and then moved back to the US during the pandemic. When I moved to the Middle East, I had everything against me. I didn't speak Arabic. I was Egyptian, but I grew up in the US, so it was foreign to me. I have two very sick parents. I had all the cards against me. I couldn't find a job, like what was I going to do?

I said, you know what? This is my story. I'm not going to regret it. I'm going to accept that this is part of my journey in life. God's trying to teach me something. My family is trying to teach me something. How can I rely on myself? That's actually where I started to dig out. When I had my back against the wall is when I figured out, I got to rely on myself to get through this. I got to rely on myself to make the best decisions for both of my parents, and their health, and their livelihood. I have to rely on myself to go to work every day, because I got to pay the bills. I have to rely on myself to find a career and make new friends in a new market.

I feel like I don't regret any of it. It was probably the most difficult chapter in my life, but it's the thing that made me stronger. How do you turn your struggles into a strength? That's what I'm talking about when I talk about no regrets, like you can't say, "Why me" or pity yourself. Everybody has problems. Everybody has them, right? It's how you react to them and it's how you can just like, "Okay, I'm not going to regret that this happened to me. I'm going to try to learn from it and turn that struggle into a strength or that set back into a comeback." That's what I do every single day.

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FT: Yeah. Yeah. I wrote about it too in my book about regrets and just how we have a fear of the fear of endings, anything ending, right? Like someone we love passing away, a job that we have been at for 20 years. They tell us we can't come back tomorrow, because with endings comes uncertainty and a whole host of fears. So, I really appreciate your advice, which is like in that moment, collect and take inventory of what actually you have and the assets you have, which are all in you.

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MA: Yeah.

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FT: To move the needle forward.

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MA: I feel like a lot of times we have the answers. We just want to like someone to decide for us, because it's easier or we have the answers, but we don't listen to them. This gut intuition thing is a thing. Sometimes you have a gut feeling, it doesn't feel right, like just follow it and trust it, like always. Every time I like, I went against my gut, I was like, "I knew it. I knew it. I did listen to it."

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FT: I want to talk a little bit about your mid-East and Western lessons learned. I was reading about how you introduced this concept of public relations to the Middle East where they had a strong advertising –

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MA: Market.

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FT: Market, but didn't really seem PR as a need. So, you having worked at NPR in America brought that to the Middle East. You pioneered this. What would you say though that the US can learn from the mid-East? Any business strategies that you think are underutilized in the US that the Middle Easterners really do well. I would say one is like negotiation as a Middle Easterner myself talking about money, being very direct about money, but that can be aggressive too.

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MA: I think this is just a great question. I think two things come to mind for me. One is in the Middle East, Dubai, Saudi, Egypt, all business is personal, right? It's all based on relationships. When I first moved to Egypt, I was like, let's get to business. Let's get things done. American – time is money, results go, go, go, close, close, close. ABC is always be closing. Everyone's like, you are just like a bull in a China shop like, “Hey girl, we don't work like that here. You got to slow down. Your emails are too direct. You're to get to the point, get things done.” Because I'm like, results. We got to be results, like this is hustle culture. We got to get results. That does not work over there.

I feel like I learned that, somebody was kind enough to tap me on the shoulder and say, “Hey girl, that's not how you should do things here. This is how the culture and business works here.” They were nice enough to tell me. I didn't walk around blindly without that feedback. I feel the one thing that I learned in the Middle East that I'd love to bring back to the US is like

relationships matter. Doing business just for the sake of building a relationship matters. Investing in those personal relationships, taking time for people, not just getting down to business. I think that's the first thing.

I think the second thing is, and I know this, because every time I walk into a room at an event or a party. I mentioned this one word, people's eyes and light up. That is Dubai. They know how-to do-good PR. People are excited about Dubai. They know how to brand themselves as a country. They know how to brand like it's this place that's a city of the future that everyone's curious about. Everyone wants to go. You say the word Dubai in a room at an event at a party and everyone immediately starts to listen. I feel like they've done a good job with their reputation. They've done a good job with their PR. They've done a good job of making people excited and curious about the city and the country.

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FT: Well, let's talk about the future a little bit. Dubai being the emblem of the future, but you've had a front row seat at seeing the impact of a few significant tech movements. One, the internet, but also mobile telecom. You launched mobile tech in almost every country across the Middle East and Africa. You've invested and you've been at the forefront of Web3, NFTs, which – you don't talk about anymore. What's going on there? Real quick. What is the state of NFTs right now?

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MA: I mean, obviously, I mean, I think the market, I think the Web3 and the blockchain technology is extraordinary technology that will be here to stay and will build – like I feel like being able to mint things on blockchain to have the verified source of who's the owner and ownership, whether for legal documents or art or anything. I think that's going to be here to stay. I feel like the NFT market was a bubble, I think fair to say.

People, like for tourists, people that wanted to build their projects and build them for the long term are still here and are still doing what they can. So, people that were just coming in to get the hot money and build on stocks and do day trading are gone. I feel like that's exactly what

happened with the stock market. That's what happened with the internet stocks. It's the history and the pattern just repeated itself.

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FT: Yeah. Well, what do you see as AI's future? For those of us who want to be self-reliant. How can AI be a tool to enhance our self-reliance? How can we have a relationship with AI?

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MA: Yeah. I think it's just being one of the rules of the book talks about being unlearning, and relearning, and investing in yourself. It's being curious. When AI is a topic that's in every single vernacular that we discuss today, you need to get curious about it. How does it work? What is it? What is AI? How can it help me with my work? How can it help me at home? Can it help as like an assistant and scheduling things for my kids' practices? Can it help me with putting together ingredients to create a recipe? Can it help me with my medical stuff? Like there are boundless and endless opportunities.

I mean, we just saw them meta connected, all the crazy things that they shared at that event about what AI is going to be able to do from helping you navigate things, to traffic, to seeing – I mean, it's extraordinary what it'll be able to do. So, I feel like learn, the biggest step is just to pique your curiosity. People who are self-reliant, understand the importance of being curious. I want to understand the world around me. I want to understand these things, so I'm not left behind, so I'm not at a disadvantage, so I'm not taking advantage of new opportunities.

Maybe something new that we haven't even heard of yet comes into the market, and that might be something I'm pretty excited about. Be open. Open your eyes. Open your ears, and be open to learning. AI is one of those things. We just need to dabble in it, you know? You don't like oysters. Have you ever had oysters? Like try them and then tell me you don't like them. It's just that whole mentality of how we judge things before we try them.

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FT: I also want to get your help to help our audience.

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MA: Yes.

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FT: Who wants to reinvent. I get emails a lot from our audience, whether it's a 20-something year old or someone in midlife who's like, I'm sick and tired of being sick and tired. I hate my job or I have been out of the workforce for a while when I go back into the workforce. I think, especially challenging towards midlife and later, because you have this voice in your head that's like, your old news, it's too late. There's also a lot at stake maybe at that stage and you're like, you have a family. So, like the risk calculations are different. So, I would love your algebra for this, like how do you pivot?

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MA: Yeah. I think a lot of people ask me if there's one thing we can take away from the book, what is it? It's reinventing yourself at any age, right? I am a very good example of that. I'm 54 years old. I had my first stage of my life in the US till I was 27. Then I moved overseas from 27 to 50. Then at 50, I moved back from Dubai to the US to start over again. Three times I had to start over again. New mark. I moved back to the US during the pandemic to start a company at 50 years old. I had been not living in the US for 23 years, like everything changes in 23 years, right? Your friends, their addresses, you grow, you change, new city, new life. Everything is new.

I think this book will inspire you, because you can reinvent yourself at any age. Now more than ever, we have access to information at our fingertips at all times. Guess what, ladies and gentlemen. It's for free. YouTube is for free. Podcasts are for free. We don't pay to get this knowledge and insight. It's available at your fingertips every single day. I don't need to worry about getting an education, or having a degree, or getting into Harvard or Stanford, or any of those higher education institutions, which is the only way to get good information. Now, that's been completely disrupted.

Everybody has access to stuff. Everybody has access to tap into that. So, if you were thinking about a corporate, you're working in corporate your whole career and maybe you want to be an entrepreneur, your leader in transition. If you have been at your job for 35 years and want to like, "Okay, what am I going to do next? Because I'm, I'm young, we're living longer, we're healthier. I love my career, but now I'm ready to do something different. I'm going to retire for my corporate job and do something different. How do I network? How do I build my personal brand? What are the skills I need?"

That's what this book teaches you. It teaches you how to create value for their people, build a network. How do you network through social media? How do you master the art of a DM on LinkedIn? How do you network if you're on Zoom all the time? What's the best way to do that? I give you literally the playbook. I've done it and it works. How to be a long-term player? Too much is now. We want to tap to pay. We want to download the whole season now. We don't want to wait for three seconds for the video to load.

I teach you how to build proper relationships over the long term. When do you take that risk and the reward? Should you work for free or not? Are you getting a chance to learn or earn? That's the big question you should ask when looking at any opportunity. Sometimes you're not going to earn, but you're going to learn and that's valuable. So, you should take that risk so that you can learn something new about yourself, about the business, about those relationships you'll create. So, I love this topic. I could just spend a whole podcast talking to you about how to reinvent yourself at any age, because now more than ever, we have the access. It's free. It's unlimited.

[0:32:36]

FT: Sometimes you don't earn, but you learn. I love that. I'm going to take that to heart, because sometimes I don't want to do things, because I'm like, I got bills.

[0:32:45]

MA: To pay.

[0:32:46]

FT: To pay. I remember this podcast was launched, because I went to a conference and I heard about this thing called podcasting that people were doing. I got inspired there and four months later, I was live. I have to believe there's going to be something for me where – this is universal advice. There is something for you everywhere you go, but you have to go with intention.

[0:33:10]

MA: You have to make the effort to do it. A lot of people are like want something in return. No. What about the experience of learning, of being uncomfortable, of not knowing anyone when you go to that event, of trying to build a couple of relationships? How do you do that? Anyways, I talk a lot about the book. This has been amazing, Farnoosh.

[0:33:27]

FT: Thank you, Maha. I am so grateful and everybody pick up a copy, *The Seven Rules of Self-Reliance*. Congratulations. An amazing book.

[0:33:36]

MA: Thank you. I really hope it's going to help a lot of people. I would love to know what rule they practice.

[0:33:42]

FT: Yeah. What's your favorite rule? My favorite rule so far is reputation is currency.

[0:33:46]

MA: I was going to say, that's my favorite one.

[0:33:48]

FT: Yeah. That's the best. That's like speaks to me.

[0:33:50]

MA: It's the most valuable thing that you can do is your reputation.

[0:33:54]

FT: You do such a great job of creating these sayings around the things that maybe you're practicing, but you don't really know what it is. You codify it very beautifully, because I've always said, I don't have the largest following. I'm not the most famous in my industry, but I get opportunities and its always people who are like we worked with you two years ago, we'd love to work with you again. At the end of the day, people want to work with people they like, they can trust.

[0:34:21]

MA: Yeah. Be a pleasure to work with. It's a number one thing that people want.

[OUTRO]

[0:34:26]

FT: Thanks so much to Maha for joining us. Again, her book is called *The Seven Rules of Self-Reliance*. It's out this week. On Wednesday, we're going to be sitting down with Daniel Crosby. He's a psychologist and a behavioral finance expert. We'll be talking about advice from his new book called *The Soul of Wealth: 50 Reflections on Money and Meaning*. I'll see you then. I hope your day is so money.

[END]