**FT:** Jaime Tardy, welcome to So Money my friend. How are you?

**JT:**I am amazing. Thanks so much for having me on.

**FT:** Well, you’re especially amazing because you moved to Austin. I know the last I heard you, you were in Maine. I’m still stuck in the east coast suffering the tundra that is in the east coast right now and you’re in the sunny Austin. I’m very very jealous.

**JT:** You should be [both laugh].

**FT:** Well, I’m be coming to San Antonio for podcast movement. Looking forward to that, and hopefully seeing a lot of fellow podcasters, maybe you even there.

**JT:** Yeah, exactly. Yeah, it’s in I think in Dallas Fort Worth this year and it’s only three hours away, so hopefully, you will be definitely seen there.

**FT:** Alright, sweet. So now Jaime, I just gave this very robust introduction of you and your work and the momentum that you really built for yourself over the last five years since launching ‘Eventual Millionaire’ has--it keeps going. The pendulum continues to swing. Momentum is going strong for you, you know. It started with the *Eventual Millionaire*. You put out the podcast, the book, now you’re a brand. You’re a business. You’re coaching. You’re speaking. What is next? Where is the pendulum swinging towards now?

**JT:** So, we have a lot of plans, right?[Chuckles] I mean I think…

**FT:** Indulge me.

**JT:** Any entrepreneur does have plans to that so funny because I wanna start doing things now and my online business manager has to like it’s not my hand and it’ll be like, “No, we have to focus.” So this year, what we’re really looking to do is really getting out on our root coaching program ‘Millionaire Hustlers’ and go crazy with it. We’ve got a hundred people in there right now for this 3-month program which is amazing and we’ve had in-synch testimonials from it, so really leveling that up. Because one of the things I realized as you’re pushing forward, people love the podcast, which is amazing. I had people emailing me saying, “It changed their life even though I’ve never spoken to them in my life,” and that’s probably one of the reasons why you did your podcast too. It’s amazing to reach of people all over the world that you can touch even though you’re just talking into a microphone, so we are so lucky to be able to do that. But, I wanna go a little bit deeper and more, so like long-term, I think that education needs to change. I don’t think in general [chuckles] we’re teaching the kids what we need to--I have two small children. I guess they’re not small anymore, eight and five. And, I just think about what they’re doing when they grow up and I’m sending them to an entrepreneurial kid’s school which teaches almost exact the same thing that I’m teaching, so I’m really looking to get out there and try to teach as many especially young entrepreneurs and in college and, you know, 20-year-olds to understand what they can learn on their own. Because again, I think college and where it’s going is just changing.

**FT:** Yes.

**JT:** And, I wanna be there on the forefront when we do.

**FT:** So, many questions just running through my head right now and I’m also I am totally in agreement with you because what I’ve been saying for a long time is that and I don’t think it’s a big secret to people who are entrepreneurs that when you’re in school from kindergarten up on through high school, in college level. You know, the education system, the American education system does not really encourage risk-taking, thinking outside the box. If you get in trouble, you get reprimanded. If you speak--if you say something that is kind of against of the creed of the school or you do something that is considered weird, you’re ostracized.

And so, school as a system is not one that really can cultivate, you know, the next aspiring entrepreneurs. I mean I interviewed Barbara Corcoran and she felt like she almost failed [chuckles] out of school and it’s not a coincidence. You hear a lot of this successful, successful entrepreneurs. I’m sure so many--you’ve heard the stories as well where school was not where they got their “aha” moments.

**JT:** Definitely. And, that’s the thing that’s so hard. I remember my son coming home from school and they being like I’m weird like none of friend here in business and think that’s the coolest thing ever and I’m trying to explain it to them and they have no idea, right. And its like--and doing all the research of millionaires, the ones that succeeded faster had entrepreneurial parents, so don’t get me wrong, you can succeed without having an entrepreneurial parents. But, they learn that stuffs at a young age instead of being so--and my dad told me to be an entrepreneur forever but he couldn’t do it. He actually failed [chuckles], so it’s sort of an interesting path.

And, I’ve had so many people email me and say that the podcast, just the podcast alone, the free podcast gives more than their MBA, or more than their college education, and they’re like, “Man, that learn something so much money,” and I love learning. Don’t get me wrong. I think anyone should ever stop learning in general for anything, right? But, it’s more about how can we really put our time and effort and the things that really gonna matter most to us in the future.

**FT:** So something like about saying, “Don’t go to college but rather working with academia and educational institutions to incorporate entrepreneurial programming perhaps?”

**JT:** So, I’m not a--so, what I found from interviewing millionaires is most of them even don’t use their degree or didn’t go to college at all. The people that did are the ones that are doctors and dentists and lawyers and those things that really need that traditional education component and so, it’s an interesting thing. If you go to college for the connection, let’s say you go to an Ivy League school and that’s really smart, right. I’ve had a couple of millionaires coming on the show that went into an Ivy League school even after the fact that they were out of college age just for the connections and the, you know, for the fun of it because learning that stuffs is really really cool.[Chuckles] But if you’re going to school, it’s hard. A lot of the entrepreneurial programs and people listen to my show that are in those programs but the person teaching me has never done it before or, you know, [chuckles] I don’t like, “Well,…,” you know.

And so, getting someone that’s only [blank 05:40] just making sure that when you are choosing your education, you choose it really, really wisely when I decided on a entrepreneurial kid schools for my kids. I mean it’s been based on many entrepreneurs here in Austin specifically and they’re creeds [chuckles] are really similar to what I reach all of my clients. And I’m like imagine, I mean, I was planning on teaching my kids the stuffs anyway but imagine them doing that all the time.

One of the things that they do is they don’t let you ask--they don’t give you the answers if you ask questions. So if you’re a little kid and you ask the question, then go and figure out that yourself instead of the answers are given. You know, they’re like, “Go figure it up,” and it’s hard at first, they said [chuckles], you know, because it goes all the way up to the high school. They’ll be like, “Figure out that yourself. You’ve got Google.” [Chuckles].

**FT:** Yeah, and I was…

**JT:** Because that’s what we have to do.

**FT:**I was just had a parents and look, I’m a parent and I was with the other parents or aspiring parents. If you don’t have an entrepreneurial school in your neighborhood, one of the things I think can go a really long way and I write this medium one day. He was a dad. He wrote about how he’s trying to teach his son about being entrepreneurial, so how he does it is rather than saying, we’re gonna give an allowing for doing X whether it’s like, you know, cleaning the yard, or whatever project, he encourages his kids to come up with projects on their own. They kind of assess the family’s needs sort of the areas that need help or could meet some assistance and they presented that idea to their parents and then in-charge also of figuring out how much they think their time is worth like, “Dad, I think it’s really--it would be really great, for example, if I help you organize your new office and create file systems for you,” whatever, whatever and you even make $15 or maybe like $30.

And so what that teaches, the child is 1 - how to identify the need in the market, in this place, the household. 2 - figure out how they’re gonna do it and present and sell it. To sell it to the parents, pitch it. And then 3 - figure out, you know, and negotiate, you know, figure out what they’re worth, what they want, and negotiate back and forth with the parents and that substitutes just kind of the handout or the, you know, the straightforward allowance, and I think that is brilliant. My son is only eight months but I can’t wait to he’s like eight years old and we do this in our house.

**JT:** I just did something very, very similar and funny. We used to pay them to do chores, right. I think it’s really important. There are some things they have to do but other things like making their bed later in 50 cents [blank 08:10]. So, they can decide if they wanted to, when they wanted to, and they wanted money that’s sort of thing. The funny thing is that my son started his business with our karate dojo [blank 08:20], right, and ending up making $20, $40 in profit every single month and I was like in no way making my bed for 40 cents [laughs].

**FT:** [Chuckles] Yeah.

**JT:** Like leverage, right. They’re like leverage.

**FT:** They’re like exactly, exactly, exactly. I know what my time is worth.

**JT:** Totally and then so funny because it’s a great lesson. I was like I know it because it wouldn’t make it spend anywhere but I mean it’s a huge lesson for him to learn and he was like six or seven at that time. And now, you know, we were creating the person that comes and help you like, “Can I have him to clean my room?” And he’ll like, “If you have 10 bucks. Yeah, give me 10 bucks and I’ll….”

**FT:** Yeah, maybe he’s making so much now. He can afford to outsource too.

**JT :**Seriously, I mean it’s funny like I don’t wanna have give them a complex against money. Do you know what I mean? Because having a cleaning person, I hate cleaning. That’s the reason my house with somebody, totally worth it for me financially to having cleaning person.But, I don’t wanna teach them that you can throw your stuffs around and they’ll creep. Do you know what? That’s horrible [chuckles].

**FT:** Yeah.

**JT:** So, they have to clean up their own stuffs and, you know, the cleaning person does not touch the room ever unless they pay for it which I know is a little hardcore but [chuckles]…

**FT:** Wow! That is hardcore. Well, it doesn’t sort of surprise because you had, you know, you had your challenges with money yourself. You’ve overcome some financial challenges. Which, I wanna get into in a little bit. But before we do it, love to kind of set the stage a little bit and learn more about how you think about money Jaime and by now, you’ve been in so many millionaires. But for you, what is your biggest financial philosophy, you money mantra?

**JT:** Ever since I was little, I am really jazzed to find some progress. So, since I was around eight or nine, my whole point was progress and there’s no perfection because I am perfectionist that’s it’s hard to remind myself that it’s not about perfection but it’s about making the best choices that you can within the moment that you can with the information you have. So, if you can research and figure about better information, then use that information in the choices that you do and that’s all I’m trying to do this entire time. That’s what millionaires do over and over and over again. They’re looking for that forward motion that keep moving forward anyway and yes, you’re gonna mess up. You just are because life is messy sometimes but as long as you can keep moving forward, I mean looking back it’s insane to sort of see how far I’ve come, right.

I mean I have a quick story and you’ll probably get into it a little bit more of this but I was in $70,000 in debt and one of the reasons was a brand new $20,000 car. So, I thought I should have everything that my parents had to when I was 19. I bought my house when I was 19. I had to concentrate on 19 like it was little like white picket fence. It’s really cute [chuckles]. Plus those things when I was really 19 years old when I’m still in college and I was working full time trying to pay or all the stuff that I had. And so, I got out of college just out of six-figure job at 22 which I thought was super cool but I either…

**FT:** What was the job?

**JT:** I was a project manager for video-on-demand company, so I sort of travel for work every week which sounds great and awesome. I had an expense account accept it was utterly miserable when I worked for about seven days a week until like 4 o’clock in the morning [chuckles]. I mean, you know, when I was pregnant, I did that and it was ridiculous and I didn’t like it and I was like money is not worth this in any way but we had just bought a brand new car for $20,000. It’s a Honda Civic. And, there’s a reason I love that care, and I picture about family in that car, and all that fun stuff, and I had this emotional attachment to it.

And, I remember reading Dave Ramsay’s book and it’s a chapter 5 on ‘Total Money Maker’ where it talks about like how cars are dead weight, you know. And, I remember like being like so logical and making sense, and I ended up selling the car even though it was a month old, and it only had like 800 miles on it, and I’m selling it. And I thought I was gonna, you know, die like I thought it was gonna half taken off when I’m tried to sell it. But, I only lost $1000, and it cut-off a huge chunk of that debt like a huge. I mean it was huge, right, I didn’t have to buy another care since like it was, you know, 20 grand off the top. I did have bought another car about like $7,000 car because I didn’t drive quite a bit. But, it cut-off a huge chunk and it really propelled me to make more for progress on that goal.

And, the funny thing is when I came to Austin, I needed to buy a new car and I usually buy cars and run them sort of into the ground. I don’t care about having a new sexy cool car, so I bought a Honda Civic with cash. Almost the same exact the same one that [laughs] I have. And, it was one those things where I was looking at, you know, it was only about seven years different from what I have to sell the Honda Civic until I could buy it with cash.

Because I was making a small incremental changes, you know, and of course , leveling up my income and figure out what I love, so I didn’t have to do that crappy job that I didn’t like anymore like I put money second like first. And then, when the money started coming, I could start to go, “Okay, now I can really get some of the stuffs that I wanted to have before,” and it’s sort of funny how it comes to full circles on as you’re paying attention to that progress. You know, you’re not gonna know it right now but it was the stand of time, you can figure out a whole bunch of stuff out.

**FT:** Right, being conscious in the moment and it sounds like you really knew you priority. And of course, along the way, you can get tempted, you buy the car but when it came time to really make those hard decisions, I think what propelled is knowing that you want progress, and you want to go in a better direction, and so this training in that car, selling that car might have been a little kind of heart breaking but then look you’ve got. You’ve cut a huge chunk of that debt which kind of transition my next question which I’m curious to know what was your biggest financial failure. I mean I’ve read an articles that you went from $70,000 in debt largely student loans to then, of course, being this huge brand and business woman. But, what would you characterize, what would you categorize as you biggest financial fail and what was the outcome? How did you eventually move yourself out of that situation?

**JT:** Well, I think the funny thing is I didn’t know I was in $70,000 in debt like I didn’t even have a clue like that’s not cool, number 1. Like I didn’t know my number at all, and I think that sort of that first step of being super honest with where you’re at, and it’s hard because that first step is awareness, right.

**FT:** Scary.

**JT:** And, I was getting there. It took me a really long. I don’t even remember very vividly [chuckles] what it was like to have that. I thought I was smart with money at that point, right, like I was on overachiever. That’s what I do.

**FT:** You’ve got a house.

**JT:**I know, right? I’m like I am successful.

**FT:** It takes six figures.

**JT:** I know I am so cool, oh wait. And, that what was so, I mean that’s it made my, you know, it made me anxious and my stomach like it flipped because I add it all until I was like[chuckles], “I’m in $70,000 in debt,” and it wasn’t credit card. I had just cleaned off my credit card with the year before because I did it for my honeymoon and all those other things like that. Beforehand, this wasn’t even smarter at that time when I was in $70,000 in debt [laughs], right, which is variable loans, variable interest loans and such, so it was going up and up. Like and I thought, I was pretty good with money, so I had a sort of eat that and be like, “Oh okay.” The only thing I can do is accept where I am, and that I made the choices to get here, and the only thing I can do is make those hard choices to get back out.

And, it’s hard because you’re making good money, you’re like, “But, I deserve this,” and I am working hard. But, I really have to learn how to sacrifice. So selling that car, I remember specifically selling it and going, “Like I need to buy another one.” Like, as soon as the money is okay and as soon as I can actually live the life I love and that sort of the premise of ‘Eventual Millionaire’, by the way. A lot of people that it’s, you know, it’s all about the money like, “It’s Eventual Millionaire, woohoo.”

The whole point and the reason why I came up with brand name [chuckles] was because life should be first, money should be second. It doesn’t matter how long it takes you to get to your million as long as you’re happy. So, I remember think like before I quit my job. I don’t care if I live the next 10 years and I still have a goal to be millionaire since I was eight years old, right? [Chuckles] I remember going, “I could probably become a millionaire much faster on this corporate track,” right? But, if I die the day before I became a millionaire, I would have felt like I wasted my life. Or on the opposite, even I didn’t come close to a net worth of a million dollars but I enjoyed what I did for work and I love every second of my life, well it didn’t matter, right? It was a no-brainer, when you sort of put that in perspective, right, because it’s not about the money. You’re going to be dead. It doesn’t matter. [chuckles]. But as soon as I put that in perspective, it was like, “Okay, I need give up this goal of a million, otherwise, I’m just gonna make myself miserable trying to” because like I said I’m an overachiever, so I like will do whatever it takes to get the goal.

**FT:** Oh yeah, eight years old and thinking you wanna be millionaire. What was your fascination with it at that age and how has that fascination transitioned, changed, evolved, over the years now as an adult and having spoken to many millionaires, and really gotten into the bottom of it?

**JT:** Well, my parents were kind of poor. We didn’t have a lot of money, you know, and my best friends sort of have a lot more, right, and I sort of saw how much more fun she had, how much more, you know, it was pretty clear. And I remember my parents saying, “You know, we wished we could have given you what she had,” and I remember just being like and my parents couldn ’t afford shoes at one point we’ve been, you know, and they talk to at that time. I’m like, you know, “I don’t want that to the same.” I just don’t--like safety is a huge issue when I was little. I had this thing called the money tree and it was like this tree that I pretended and therefore I was pulling money off, you know, [chuckles]. I was one of those kids, right?

Or, I remember saving up my money to get like a cordless phone. Do you remember cordless phone a long time ago? And, I learned a lot of great things about money, and not so great things. I remember my dad, I used to not hoard, I’d keep all my money, right. I’d save it. I was more of a saver not a spender.[Chuckles] That’s why I’m pretty good for this but apparently, you know, and he used to give me interest, so I keep my money under the plates when I was little. Before like ATMs are everywhere, and he go to the banks and he borrowed the cash that I had and he would give me a dollar or two dollars more. And I remember going like, “That is an amazing thing to learn, the power.” That when you have money, what you can do that you can earn more with it, right, which is a great, great lesson I was--I mean it didn’t really hit me until [chuckles] later. I don’t think.

**FT:** Yeah, that compound interest, right.]

**JT:** Exactly, like I was--on the opposite, when I got another debt or when I was in debt, I was like, “Oh man, you’re opposite man. Why I thought they learned this [blank 19:26]. You can actually make my money,” but when you don’t, have to pay more. Again, and it sucks you get stuck in this cycle. And so, that fascination being a millionaire think was just for safety and security where, you know, I wanted to not have to worry about it. And, since it such an over [blank 19:44] like what other people can do because I do this too, right. But again, it made me make choices based on that. So, my dad told me I never have to go college, teaching not to go to college, and he was pretty what he did even though he didn’t work out so well as an entrepreneur working for himself. But I was like, “No dad, you don’t understand.” If I wanna be successful, I have to go to college [chuckles]. I remember saying that like with an attitude when I was like 17 like, “Dad, you don’t understand,” like I have to do. And, I would make choices based on that.

And then, when I gave that up and then, it was hard like I felt like I was failing, right. My goal was to be a millionaire before the age of 30 and I’m 33 now. And I remember going like, “Urgh!” But, I love my life. I love what I get to do like I would do this if nobody paid me anything at all because I feel Iike I’m really helping change the world, and changing other people’s lives, and I would not give that up for anything at this point. It’s like a drug to me. I love helping people. And so, being able to sort of give up that attachment to money, that made it so much better. And, I made way more now than I ever did [chuckles].

**FT:** Yeah.

**JT:** Right? And so, it’s giving that up and putting the work and just doing any way making that progress. You know, the best decision you can would be the information you have at that time.

**FT:** I’m sure you get asked this a lot. But, what’s your favorite interview, so far? Who has for you been the most inspiring millionaire?

**JT:** Ohh, so it’s like choosing between children, by the way, so [laughs]…

**FT:**[Laughs] I know.

**JT:** So, it makes it difficult. But, the first one that came to my mind when you asked was one of my mentors. He’s actually on my board of mentors. His name is Nicholas Webb, and he’s a futurist. And I am a huge technology geek, and where the future is going to go with technology. We’re talking about AI. We’re talking about the singularity. Going to space like it’s insane what our world is going to look like in 2030, 2040, 2050 years with medical technology, with so many things, and he went through when he’s talking about tree printing, and what that looks like, and what that’s look like, and how that’s gonna change the shape of what we’re doing. And, it’s amazing to sort of know that we’re making progress in so many aspects of this world, right.

When we’re thinking about not having the internet before. I was sharing this when--actually one of the millionaires I interviewed and he’s talking how he did, you know, write letter for people, and how long it took before they got the letters, and even if they wrote anything back. You have no idea [chuckles], right?

**FT:** Yes.

**JT:** And so, imagine doing business then compared to what we’re doing. You’re in New York. I’m in Austin. We’re recording this. It’s gonna go to tons of people all over the world and it could even, you know, in a day.

**FT:** Right.

**JT:** So, it’s insane to imagine years down the road what that’s going to look like and I really thing we have start learning and preparing for that because I don’t think people really understand what that’s going to look like. There’s a great book by Peter deMantis called *Abundance***,** and he talks about when back when, you know, even when--I think it’s when Reagan was president. He didn’t have as much capability in the oval office as we do now in the middle of Africa with just a cellphone.

**FT:** Wow.

**JT:** Yeah, it’s insane and that’s gonna get more and more as technology advances, so as you can tell I’m a little bit passionate. I hope you get [chuckles]…

**FT:** No, as a trained journalist. As someone who has studied journalism in the 21st, I just-I have no idea how--now, we have Twitter, so everyone let technically, you know, able to be a newsmaker by just taking a picture and posting it up on Twitter and saying, “Fire at this location!” So, I don’t know we reporters any work done in any speed before when there weren’t cellphones, there wasn’t email. It really makes me grateful for that.

**JT:** When we’re talking 20 years ago, right? That’s not that long ago.

**FT:** Okay, yeah, exactly. Well so, having a futurist on your board of mentor, I supposed, is great but first board of mentors, is this something that we should all be doing? I love this concept.

**JT:** I definitely think so. So, one of the problems and this is my…I had a business coach. H er name’s Amy Applebaum. I interviewed her. She’s amazing, by the way, is I talked to amazing people all the day long, right. My friends are some of the people I’ve interviewed like I surrounded constantly by people with networks of ridiculous amount of money, thankfully. And, this is coming from a girl from the middle of nowhere in Maine that had no friends pretty much. So, like anybody can do anything on line nowadays. It’s crazy.

But, the funny is I would go ahead and talk to everybody. I do an interview and then after the interview, they’ll be like, “What can help you with? Do you have any advice?” And then, I get advice from them. Funny thing is they didn’t know my business very well and so, they would give me based on what they knew like I remember I tried into with a guy that bought and sold businesses. He was amazing. His name is Ace [blank 24:41]. It’s like, “Oh, I can totally do that.” All of a sudden, it’s so fun and interesting, and I go like all over the place, right, like, “Oh, let’s do that. Let’s do this.”

And, there are so many conflicting views. That she was like, “You need a board of mentors,” and so, I created four guys that I’ve interviewed, and we meet quarterly, and I can reach out to them in between via email or phone but they’re all on the phone at the same time. So, I just take their collective advice and I picked them very much on purpose, right. I pick the features to pick someone who is amazing at media buying and online digital marketing. I pick the speaker and then offline business guy and so, I have really great amazing opinions, and then they all come to one solution, and they give action items, and I do that for the quarterly.

So, it’s not about running around like you check on your head cup and they do this all of their own goodwill, by the way. I offer to pay all of them and they all send it out.

**FT:** Wow.

**JT:** Yeah, really really impressive [chuckles]. They’re amazing people and really good friends and I remember being super scared emailing them especially the futurist. I had just interviewed him like a week before and I’m like, “He doesn’t know me. Why is he gonna do anything for me?” And, I had interviewed his identical twin brother too, which is kind of fun. But yeah, he said yes in second. He’s like I’ve got support when I was younger and I would love to support you.

**FT:** You don’t get we don’t ask for.

[26:04]

**JT:** Exactly. Eventhough, I was scared to send that email like one cent.

**FT:** I’d love that story. Super super inspiring, Jaime. Thank you. I’m gonna look into that myself because I interviewed some pretty outstanding people [chuckles] on this podcast. Habits. Let’s talk habits. You must talk about habits on your show a lot with your entrepreneurs and your millionaires but for you, what is the number 1 money habit talking money? Not necessarily like business or anything else but really when it comes down to your dollars and cents, what’s the top habit that helps you protect your money and keep it growing.

**JT:** So, I’m a big planner [chuckles]. So, both personally and professionally, I love putting money in buckets, right, and figuring that out. And, that was one of the best things about paying up my debt because for some reason, I got this high up paying off my debt. I was like, “Oh, this is so amazing in putting it in the bucket,” you know, getting and making this number go down or up like that stuffs really gets me excited.

And so in my book, I talked about, you know, having a spreadsheet and really paying attention to the buckets that your money goes into. So, if you--my personal account, I think it has seven different savings account for all different things [both chuckle]. And so, like for some odd reasons, I’m obsessed with looking at the money increasing in the certain buckets that I have. I mean they could be like a vacation or something like that but I love that and so, because I love to much, it makes it really easy to be a habit to look at quite often, right. I do a luncheon. I just ended up interviewing the guy from *You Need A Budget,* which I don’t know if you’ve interviewed him here.

**FT:** Oh sure.

**JT:** I mean he’s amazing and great. He’s like, “Oh, that’s the whole point, right?” I wish I can tell people the best thing to do is to take what they have and actually figure out and give each dollar a home. And I’m like, “Oh, I love doing that too,” like it makes me feel so good when I know exactly what needs to happen with what because then you can start predicting the future a little bit. You can go, “Okay, based on what I know now and how much I have coming in. What does this look like?”

And, I do the same thing with goals in business, right? We start to pay attention and we go, “Okay, so how much money do we need in order to do this and this and this? How much money do I need to make?” Like it’s a numbers game and like I said I’m a huge geek, so dealing with the numbers aspect, it’s a game. It’s all a game.

**FT:** And also, just having listened to you now for the past half hour, you started this conversation by telling me that when you were in debt, you were afraid of the numbers. You didn’t even know how much that you were in but you faced that reality and now look, it’s become a habit, you know. That transformation for me, I’m listening to you, has been so telling and so inspiring because you can certainly--it’s proved, there’s evidence that you can go from being in a place of fear, potentially to a place of control like being in control of you money as supposed to the other way around. So, so fantastic.

**JT:** That’s funny. That’s what I have in my blog. I wanna help people control money, so money doesn’t control you because I really felt like it controlled me and that’s not cool. You can’t make choices based on that.

**FT:** Alright Jaime, almost done here. So Money fill-in the blanks, ready?

**JT:** Ready.

**FT:** If I won the lottery tomorrow. I’m not talking to million, a hundred million, more money than you would ever, ever need. What would you do?

**JT:** So, if it was yesterday, I would make no decision at all probably for a month or so [laughs] because that’s I’m not--and so, I love buckets and I would be sitting there probably planning the heck out of what I would do with a hundred million but not do anything for a while.

**FT:** One thing that I spend on that makes my easier or better is…

**JT:** My cleaning person and executive assistant. Oh my gosh! They make my life run so much easier. I’m not a fan, so getting rid of the stuff you don’t like doing is huge.

**FT:** Yes, outsourcing. Big time, we talked that a lot on the show. My biggest guilty pleasure that I spend a lot of money on…

**JT:** I’d say massages and self-care facials like my massage place loves me.

**FT:** [Chuckles] I’m sure you love them. That is smart. I’ve heard from several female entrepreneurs too. I think pampering, investing in pampering yourself So Money. One thing I wish I’d known money growing up is…

**JT:** That it is a game, right, and you can learn the skills to make it better. It’s just like leveling up in a video game, right, you know. That as you start getting better and better and better, you need to play the game more and more and more, you can learn to do that and I didn’t realize. I kept thinking that’s what competencies were affecting me when I can really change my own circumstances.

**FT:** And, you can change the world in the process. You know, once you become empowered financially, you start think bigger and better especially as women I think that when we think of money as big and powerful tool, we don’t think as much like how I can power over things but how can I have the power to change things, right, it makes things better. I think that what’s the most beautiful about when we give women the power to manage money, their own money especially. It can really change the world. It can heal the world.

When I donate money, I’d like to give to \_\_\_\_\_\_\_ because…

**JT:** So, I love Charity Water. 20% of the persons of my book went to Charity Water because I feel like it has a ripple effect. You know, my son and me gave up my birthday and he’s eight and he gave up his birthday for it, so he didn’t want any presents which is amazing, right.

**FT:** Wow.

**JT:** Eight doesn’t want presents. And, because I started showing him the fact, I mean I told him that people don’t have. Can you imagine that having clean water and what that does. I mean they have to walk forever to trying to get water, which takes up out all of their day which means they can’t learn anything. They’re just walking all day, right. And, there is this huge ripple effect that makes a huge difference and so, having clean water, I think, is a huge.

**FT:** That is amazing and I love that you son is involved. I love that you’re exposing him to all of this Jaime. What a role model. I’m gonna have him on the show when he’s like 18.

**JT:** [Laughs] You should.

**FT:** I have him on the show now because frankly he is [chuckles]. I’d say hello.

**JT:** He’s got $70 in cash and we went to the store the other day. He said, “Nothing is really worth spending my money on right now.” [Laughs] I’m like, “Oh, okay.”

**FT:** You know, when I learned. I learned that when I was like 25. When I finally got some money and I was like, “I actually don’t want all this crap that,” I thought I wanted when I didn’t have money because you live in a place of scarcity. All you think about is like what you don’t have and what you want. But once you’ve have abundance, once you know how to make money, and once you feel empowered by the idea of being able to make money what your son is already getting exposed to, you’re like, “Oh, how I can be strategic with this money,” or “How can I save it?” And, he’s learning this at eight. Watch out world.

**JT:** They’re getting now. I’m still teaching my five-year-old daughter who just got $3. I was like, “Lemme , we just go to the store and spend it all,” so we’re working that as much as we can [chuckles].

**FT:** And finally Jaime, I’m So Money because…

**JT:** Oh, this one is so hard. I’m trying this humbles as you [inaudible].

**FT:**I know but this is my gift to my guests just like, “You know what, just like brag. Just get let it out. Shine your light.”

**JT:** So, I’m so money because progress is my mantra and I want progress to be everyone else’s mantra and I wanna help as much as you humanly possible to have other people live with their lives, so they can have a life as great as mine. It’s insane to know how much my life has changed seven or eight years, since my son was born and I’m just so excited. I want everybody to experience the freedom of time and money. It’s huge.

**FT:** Well, thank you for much for the phenomenal work that you do Jaime. Everyone go to eventualmillionaire.com. Loved having you on the show Jaime. I’ve been a fan for years. I’m so honored that you joined us today. Have a wonderful year and good luck with all the progress.

**JT:** Thanks so much, Farnoosh. Have an amazing, amazing day and stay warm.

**FT:** Thanks [chuckles].