

[START – of INTERVIEW PROPER] [01:43]

**FT:** Paula Rizzo, welcome to So Money, so great to have you on the show.

**PR:** Thank you so much for having me.

**FT:** Congratulations on your new book, Listful Thinking, using lists to be more productive, highly successful and less stressed. Yes, yes, and yes. I think I want to be all of those things. You hit the nail.

**PR:** Well, thank you. Yes, right, good buzz words. Yeah.

**FT:** And, I learned on the very first page that you start writing, there's actually a word for people like you, like me, like a lot of my listeners, we have a passion for making lists. It's called glazomania. Am I pronouncing that correctly?

**PR:** Yeah, isn't that crazy? There's an actual label for all of us.

**FT:** What? And, you inherited this from your dad.

**PR:** Yes. My dad, still to this day, is a very big list maker but I think that's kind of where I got the bug for it because I would see how he would be using them. And so, of course, he, you know, thinks he's the secret to all of this success with the book and all of that.

**FT:** Well, we'll give him as much credit as he needs and...

**PR:** Exactly.

**FT:** You know, you're a TV producer in New York City. I was a producer in New York City and I know that people like us, we just cannot live without lists because there're a thousand and one things that we have to be constantly in check with and I remember my first day. I was working at NY1 News, one of my first weeks or first days at the station, I was forgetting a lot of things because that's what happens when you're new and you have like 18 million things that you have to be concerning yourself with. And so, the person who was training me, she literally like pulled out a legal pad and a pen and she was like "Write this down."

**PR:** Really. She was like "This is how we do it."

**FT:** Yeah, she's like "Start writing." And, I was like "Okay." And, of course, I've always been big into lists. Like, in high school when you've got SATs and classes and, you know, all the extracurricular is going on and your job, I would literally schedule and put a list, put things on my list like 'take a bath', you know, 'take a nap for 15 minutes between this and that'. Yeah, because that's how crazy life got and I just love crossing things off. Is there a word for that, people who like just to cross things off lists?

**PR:** I know, the best thing ever. I mean isn't that like the best feeling and sometimes I'll write things down that I did that wasn't on the list, just so I can cross it off and I'll feel like, "Oh, I'm so accomplished today. Look at me."

**FT:** Now, there are a lot of studies about how lists are beneficial that lists do make us productive. How does your book compliment those works that have already been out there? How does it ducktail some of the existing literature around this?

**PR:** Sure. Well, I think for my book, it's more of just the everyday guide, things that you're going to be doing in your everyday life. So, not only with work but at home if you're planning a big event, if you're going on vacation, all these stuff that happens in your life, you can use a list to be even more productive and efficient and organized and get all the stuff that you need done, done in a way that then you can really enjoy the experience. You know, if you're going on a long trip or, you know, you are trying to decide whether or not you want to take this job or not, there are ways to use lists to serve you better in all those ways. And, for me, I was using lists a lot at work. Like you mentioned, you know, being a TV producer, there are so many deadlines and so much stuff that you need to keep on top off and I wasn't doing it at home and I found that I was way more stressed out, you know. Being a producer, it's a stressful job. Working on live TV, it's very stressful. And, yeah, I was stressed out but I had this as sort of like a coping mechanism, to say, "Okay. Well, I'm going to make sure that I have all my ducks in a row and I have this to go back to and refer to whenever I need it."

**FT:** My favorite sections in the book, of course, had to do with money and budgeting and how lists can help us stay more organized, really lists are an organization tool, right?

**PR:** For sure. Yeah, it's just a way to kind of get everything out of your head and down on paper. And, for money, it's one of those things where, like for me, I don't love numbers, it's just not a thing that comes naturally to me so if I don't write it down I ignore it and I feel like for money I would kind of ignore it, you know, "Oh, I don't want to look at my bills. I don't want to know how much is in the accounts. I don't want, you know." And, if I don't give myself a push even like a to-do list item to say, you know, "Check out your accounts" or "Pay bills now" or that kind of thing because it's not my favorite task. I probably wouldn't do it unless I prompt it. Yeah.

**FT:** You talk in the book about this idea of giving yourself a permission list when it comes to budgeting. How does that help?

**PR:** So, I think if you are always so strict with yourself an you're always like "No, no, no, I'm, you know, saving for a house, saving for a house, saving for a house." You get to resent it, you know, and then you get the house and you're like "Great, you know, got the house, terrific but I didn't get to get anything that I wanted. I didn't get to go out with my girlfriends and now I have, you know, no relationships left." Well, I'm being, you know, overly to prove a point but I think if you give yourself a little bit of permission to say, "Okay, you know, this could be a splurge. This is a one, you know, thing that I'm doing. I did all these things on my to-do list or, you know, whatever reward it is." And, just being able to give yourself permission to get that, you know, and on the other way, it works too to be able to say to somebody, you know, "All these things are popping up for me. Like, can you give me permission?" Another way to use it too, you know, and to have somebody say like "You know what, it's okay, if you don't do these 10, you know, things that people are asking you to do because that's what happens, you know, people ask you for things."

**FT:** Is there a right and a wrong way to attack a list? Because, I find that sometimes I over list.

**PR:** Yes, yes. And, that is a big mistake or problem for people. I love the fact that you get everything on paper, mind dump, get it out of your head. You're much less stressed. That's great. But then, you have to set up the list in a way that it's going to be able to be used. So, I would say "Always make separate lists for your home stuff and your work stuff." And, I realized that it, you know, it [inaudible – 07:28]. It's not like, you know, you go to work and then you instantly don't need to go to the ATM anymore or pick your kid up from school or whatever. But, they need to be two separate lists. So, if you have one list at work, so I keep my list at work in my desk, on a steno pad at all times and it has everything that has to, you know, I have to do for work on the left side and then some of the home stuff that I need to do throughout the day or, you know, reminders like you and I were going to speak so I needed to write that down. Just so I can get kind of an overview, like a map. It's for me like a rundown to just have those things be separate so when I look at them I know what I'm going to get, you know, I'm only going to get home stuff. I don't have to decipher it and work any extra. I just look at it and say "Okay, here's the home stuff, here's the work stuff, what can I attack first?"

**FT:** And, you're writing a lot of this down with a pen and paper, where can we, what are some good resources, some cool apps perhaps?

**PR:** Sure. So, I like both, you know, I was very anti-app in the beginning but now I really see the value because it's difficult to be carrying around that paper list with you all the time and I was forgetting it or sometimes I'll take pictures, you know, if I write a really good list that I want to take with me. I'll snap a photo of it. But, I really love Evernote. I find Evernote to be a really great resource to kind of just be a, like a filing cabinet for information, all that stuff that you need to, you know, access at some point. I do all my tax information, I put all my tax information on Evernote. So, as soon as I get something, you know, that I need for my accountant or whatever, I send it right to my Evernote. It's all there. But, for as far as To-Dos go, I really like Wunderlist and it's w-u-n-d-e-r, and that one is just a straight up To-Do list. You can, you know, make different folders for different things like a home folder or work folder and you can share your folders too with other people so, you know, I like to share folders with friends and then that way when we get together to talk about it, I would've preloaded our list to say, you know, when things pop up in my head, when we're not together, "Oh, I needed to tell her that." And then, when we get together, I'm like "Let me just look at our list and see what's on here." And, it's, you know, it's a little bit structured but it's a good efficient way to keep track of all these stuff that's going on in your brain.

**FT:** Right, all the unstructured stuff gets structured.

**PR:** Yup, exactly right.

**FT:** Everyone, go run and buy this book, Listful Thinking. We're talking with Paula Rizzo, the author, also a producer at Fox News. What's your typical day?

**PR:** Well, so I don't work in live news anymore so it's a little bit more relaxed than my days, you know, as being a line producer. But, there are still very strict deadlines and so when I go out shoots, I go out in the field and I interview people and so I always have my checklist of all my questions and all the shots that they need to get, you know, when I'm out there because I interview a lot of doctors, I do health news. So, a lot of doctors who get pulled away, you know, we're in the middle of chitchatting about something and they get pulled away to deal with a patient or something happens, an emergency, and at least I have my list to keep going back to, to refer and make sure I got

everything that I needed. Because you, I mean you know. You go back to the editing room, you don't have the stuff you need and your editor's like "What do you want me to do with this?"

**FT:** Oh, girl, I have forgotten to press record, okay. It's bad. I get everything done and then I get back to the newsroom and I'm like "I forgot to turn on the camera." It's happened once or twice. It happens.

**PR:** I mean that's a killer. It does happen but you know what in that instance, checklists are amazing so that's a thing, right? I mean it's ridiculous but at the same time, in the same time, look at you, I mean you were a seasoned producer. You've done this before. I mean this is your job and accidents happen and things pop up, you know, and you get distracted. And so, the act of having that checklist to be like "Okay, let me just run through this real quick to make sure everything is moving where it needs to be moving or doing whatever." It's just so helpful.

**FT:** Let's transition now to my So Money questions. So, you talked a little bit about kind of your upbringing, how you inherited list making, I guess a little bit from your dad but let's first capture your financial philosophy. This I ask of all my guests to really set the tone for the rest of the conversation. So, share with us a money mantra perhaps that helps to guide your financial decision making.

**PR:** Well, I think it's just a really simple one that I learned from my dad and it's sort of just 'if you don't have the money, you can't buy it, you can't spend it' you know. And so, I was always really mindful of that. Just being able to know that "Hey, if it's not in your account, don't wait until, you know, don't be buying things that you can't afford." And so, thankfully I've never been in credit card debt. Thank God because that just, it was always engraved in my head.

**FT:** You're near some wood in your apartment.

**PR:** Yeah, I did. I did knock, did you hear it? Yes, I did.

**FT:** What about a money memory? Take us down memory lane. Little Paula learning about money for the first time, where were you, what happened?

**PR:** You know, I remember wanting to have a bank account and my parents were like what is your deal? Like, I was little and I was just like "Well, I think that I should have my own things."

**FT:** How old were you?

**PR:** I mean, I don't know, maybe like 8 or something and they were like, "Let's just calm down, you know, we'll take care of this for you for now." But, one of the things I really, you know, sticks in my head is maybe I was like, I don't remember how old, 12 or 11 and there were these shoes that I wanted for school like outside of the regular back to school stuff that you get, you know. It was, they're just these cute shoes that I really wanted and, you know, my parents, they could have just bought them for me. It's not like, you know, we didn't have the money. But, they were like "Okay, well, why don't you save for it?" And, I will tell you just the act of saving for something that you really wanted was just such a great lesson for me because I was so happy when I got those shoes and it was just like such a great way to be able to just stay motivated.

**FT:** What were the shoes? What do they look like? Tell me everything.

**PR:** I mean I feel like it wasn't even that cute of a shoe. Like, I feel like it may have been like now thinking back like could it have been like saddle shoes, like do you remember saddle shoes? Like, I feel like it was sort of almost like that which is like such a weird type of thing. But, I just remember like really wanting them and that was the method of getting them and so I was like "Alright, that's what I'm going to do." And, I saved my money.

**FT:** Are you good in delaying gratification? Are you good, are you like because I think some people are just inherently good at being patient.

**PR:** I'm good at that. I'm good at that because I feel like, you know, and that's the same thing with like working through my list too, like I have a little like carat at the end of the, you know, at the end of the tunnel saying like, "Okay, if I finish this and this then I'll be able to go get my nails done," or "I'll go, you know, call my friend," or, you know, so I kind of have all these little games that I play with myself almost.

**FT:** Well, you have to have a reward system built in.

**PR:** Yeah.

**FT:** Because, checking, I mean I like checking things off but there's more gratification when you know that, when you check everything off, there's a prize.

**PR:** Right, exactly, because it just, you know, I mean if there's nothing at the end, it's just like "Okay, great. I got it done." After awhile just crossing things off the list gets a little old, you know, so you need a little bit more of a push sometimes.

**FT:** Absolutely. Okay, well, Paula, you sound like, you know, you're good at delaying gratification, you've never been in credit card debt so this question might fall flat but it's, what was your biggest financial fail in life?

**PR:** I know, you know, I don't know. I really, thankfully, don't really have one that I can think of that was so epic that it like sticks in my head because I always try to stay on top of it. I don't like it but I try to stay on top of it.

**FT:** Well, what about and I'm not trying to like put words in your mouth. I just, maybe sometimes people think like it has to be like "I declared bankruptcy" or "I foreclosed on my home." I'm like, It could be something as, not that, you know, everyone has their own experiences and I don't want to like demean experiences but even something as, you know, relatively less significant as like 'I, you know, bounced a check' or 'I forgot to pay back a friend and I felt really bad' or, you know, just something where it was a little less serious in the grand scheme of life.

**PR:** You know, I guess, I mean I guess maybe I overdrew my account one time, you know, like a checking account.

**FT:** Aha, I knew there was something.

**PR:** There you go. You knew there was a dirty little secret in there. And, yeah and, you know, thankfully you have the, whatever the protection is where it just takes out of your savings which is

cool but I was like I can't believe that I miscalculated, like I was so angry with myself, you know. But now, I'm very mindful of that.

**FT:** But now, you have a list.

**PR:** Now, I have a list, right, exactly and I have a system and now that doesn't happen anymore.

**FT:** Oh my gosh. Alright, let's talk success and I sense this might be a more exciting question. You might have a few to pick from here. What's a really, a So Money moment in your life where you accomplished something really financially awesome and you were really proud of yourself for it. Where were you? What happened? Take us through it.

**PR:** So, I remember, you know, after I graduated or my final year of college I bought my first car which was cool and, you know, of course my parents helped me, you know, get the down payment and figure out how much I was going to be able to afford once I graduated and all that. And then, once I paid the car off, I took the money that I was paying for the car and doubled up on my school loans. And so, I was able to like breeze through my school loans, thankfully, way faster because I was just like "You know what, this I, I was used to not having that money anyway so I might as well just put it here." And, I was able to pay it all off and I just remember that feeling really smart, you know, being like "Look at me. I figured something out."

**FT:** Good for you. I always say like when you get a windfall, it's money that you weren't expecting, just put it to some boring use, you know, have fun a little bit of it but like really take it as an opportunity to get ahead.

**PR:** Yeah, exactly and that's what I did. And then, after the fact, then once everything was paid off, I was like "Look there's some extra cash in here." You know, so then I was able to spend it a little bit with, you know, more fun.

**FT:** Good. I'm glad. I'm glad you got to enjoy it too. That's great.

**PR:** Yeah.

**FT:** Let's talk habits. Obviously, list making is one of your big habits but in addition to that, what is a conscious habit that you perform that help and necessarily keep your money where it needs to be?

**PR:** Well, I used to pay my bills like as they would come in or, you know, when I get an e-mail alert, I would just go do it right then and it was just so annoying because sometimes then I would forget and I would be like "Oh, did I pay it? Did I not pay?" And, I will go back and have to look and it made me really scattered. So now, I bundled the tasks and I do this with a lot of things but I, so I do it all on Saturday. So, Saturday is my day, I go through, I keep all the stuff in a folder and then I go through everything that I have and it's once a week and I look and if there's nothing, there's nothing. But, it's kind of my ritual. It's my thing that I do and it makes it a little bit easier because you never know when you're going to get, you know, the e-mail notification that a new bill came in or whatever and you can't always just attack it right then.

**FT:** Are you a morning person too?

**PR:** I never used to be a morning person because I used to work at night. I used to work like the 11 o'clock newscast so I used to be this night owl and love it. But, now that I work a regular schedule, I'm a little bit, yeah, I mean now I am a morning person. I do get up super early and get stuff done before I have to, you know, I like to feel like I did something before I even got to work.

**FT:** That's a good way to think of it. I can't get my but out of bed, unless there was like a fire. Like, I really want to be one of those people that can get up at like 430 in the morning, go to the gym and have a power breakfast like, you know, have a conference call with Japan. Like, and then, you know, like go for another run and like start my day. It's like "Oh man, you know, sleep right now is such a rare, like it's such a rare occasion that I get some good sleep but I think that I just asked it because it sounds like you're somebody who just really is so focused, knows her priorities. It does not surprise me you're an avid list maker and I thought, "Man probably she's a morning person too."

**PR:** Yeah, it all makes sense. It's true. Yeah, I just like to, I like to, the control freak in me likes to be able to do what I want to do.

**FT:** I mean you're paying your bills on Saturday. That's when I like, you know, finally make it to the gym maybe.

**PR:** Right.

**FT:** No, it's very, very good and I wish some of that would rub off on all of us. Okay, we are almost wrapped here, Paula. This is, not that this hasn't been fun already but even more fun awaits.

**PR:** Yes

**FT:** Where we answer, you finish sentences that I begin, first thing that comes to your mind. Don't over think it. If I won the lottery tomorrow, like Powerball, 500 million dollars, first thing I would do, first thing is \_\_\_\_\_.

**PR:** Wow, first thing, I would just go to the airport and just go to Paris and just go hang out and just be excited.

**FT:** By yourself, would you take anyone?

**PR:** No, I would take my hubby. He could come with me. We would do that together. I think that would be really fun. I just, I love Paris so much. It's just like such a, you know, celebratory place, I feel like.

**FT:** I think you're my soul sister.

**PR:** Really?

**FT:** Yeah.

**PR:** Okay, you can come too.

**FT:** Thank you.

**PR:** So, if I hit the lotto tomorrow, I'll give you a ring and I'll pick you up for the airport.

**FT:** Yeah, and I would just add, don't buy a return ticket.

**PR:** Right. Right, exactly.

**FT:** The one thing that I spend on that makes my life easier or better or both is \_\_\_\_\_.

**PR:** FreshDirect, having my groceries delivered.

**FT:** Yes. So, those of you who are not from the New York area, FreshDirect is kind of like Amazon Fresh where you could go online and pick your groceries and all of this food is basically housed at this, I think it's like 400,000 square foot facility in Queens where they are cooking fresh foods on the premise. And so, there is that aspect so that you get to get like, you know, fresh meats and fresh baked goods. It's all prepared there, prepared food, plus of course, like your traditional like, you know, Kleenex toilet paper, apple juice, things like that. But, it started several years ago and has now like become the way that New Yorkers get their groceries delivered to your door and I love that it's only a two-hour window.

**PR:** It's, yeah, and you know what, for me it's such a great way to plan. I just figure it out. I don't, you know, it takes me, whatever, 15 minutes, a half hour, plan out my meals, put everything in there, done, I don't have to think about it. I hate going through the grocery store.

**FT:** And, at FreshDirect, you can keep your list. You can keep your grocery, I knew you would appreciate this. You can keep your grocery list and there's a history of what you've ordered so you don't have to like think about, you know, what you need necessarily. One thing that I, oops, I skipped a question. My biggest guilty pleasure that I spend a lot of money on is \_\_\_\_\_.]

**PR:** Magazines.

**FT:** Really?

**PR:** I just love them.

**FT:** I love that you're still supporting traditional media.

**PR:** I know. Well, I do both though. I do have, I use Next issue which is an app and you can get like every magazine you ever wanted which is great but I do, I do get a lot of magazines that I just, I don't know what it is I just love them. It is my guilty pleasure. I just love to go through and even though I'm not reading the articles, just flipping through, it's just I love it.

**FT:** I do too. I really, it's my favorite part of going to the nail salon.

**PR:** Yes.

**FT:** It's getting my US Weekly and my People Magazine.

**PR:** Right.

**FT:** Okay, one thing I wish I had known about money growing up is \_\_\_\_\_.

**PR:** How to make it faster, I don't know. I feel like that, you know, just, yeah, how to make it faster.



**FT:** And, how do you make it faster.

**PR:** I don't know. I still haven't figured that out. Because, I feel like it's been a steady bill which is great but, you know.

**FT:** Yeah, you want to kind of like reach a tipping point or breakthrough, a financial breakthrough. Yeah, I hear you. When I donate money I like to give to \_\_\_\_\_ because \_\_\_\_\_.

**PR:** I really love any cause that puts a book in a kids hand or like school lunch. I don't know, those two things for me are really, I'm just passionate about it. I hate when kids have school lunch that's, you know, gross and stuff you wouldn't eat. And, the same thing with books, I as a child just loved books so much that when kids don't have access to them, it makes me so sad. So, I feel like those are the two that I really, you know, support and think of the most.

**FT:** Are there specific charities for school lunches? I didn't know.

**PR:** No, but I just I really like, you know, when they have like these programs where they're doing a garden in the back of the school. And so, you know, you can go and help out and, you know, and kids learn about fresh foods and all these things and then they're using the garden to be able to, you know, make lunches or, you know, make whatever and they have them. I feel like all over the city now. It's very, in Brooklyn especially.

**FT:** Oh yeah. That's great. And, last but not least, I'm Paula Rizzo, list producer, I'm So Money because \_\_\_\_\_.

**PR:** I'm super organized and I get things done.

**FT:** Yes. That is a lot of the battle, just getting your ducks in a row. I totally can relate to that. Thank you so much, Paula Rizzo.

**PR:** Thank you.

**FT:** Everyone, the book is called Listful Thinking and congratulations.

**PR:** Thank you so much.

[END]