

EPISODE 1087

“DPV: When I was applying for colleges, I was really excited in a small town in Ohio, excited to go out to other states and make my own way, but I realized I was undocumented while I was applying for scholarships and my family didn't make much. My parents were always working two and three jobs. They were really never home. The whole process, I had to figure it out themselves. Then I found out that actually, I didn't qualify for any loans because I didn't have any paperwork, that I couldn't apply for any FAFSA benefits, because I didn't have any paperwork. From the start, it was really going to be an uphill battle.

[INTRODUCTION]

[00:01:15]

FT: Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. It is Wednesday, August 26th. Before we get to today's episode, I wanted to remind everybody if you've been following me on Instagram, you know that there's a special giveaway and the deadline to apply ends today. There's actually a couple giveaways going on, but the one I'm talking about right now is one to win a free money session with me.

The way you can apply is go to NextAdvisor on Instagram, @NextAdvisor, and there's a post that says 'giveaway'. Click on that. It will explain how to win a free money session with me. If you're interested in that, please check out NextAdvisor on Instagram and honestly, just follow them on Instagram anyway, because they are full of great advice. I'm a contributing editor there. It is Time Magazine's newest financial education platform. Tons of great stories. I just posted a story about why your credit report might have a mistake on it this year more than any other year.

The other giveaway is actually one for a family who needs money to help their child learn more efficiently this fall. Many students will be home learning while parents are working in the home, out of the home. It's going to be a mess. It's an absolute utter, chaotic mess. I think, families that are well-resourced, have money, are connected, they will be able to provide for their kids in a relatively solid way. I mean, it's not going to be ideal for any household, but I think that the richer

families are going to fare much better as always, especially when it comes to matters of education.

I wanted to build a scholarship, a \$2,500 scholarship for a family who expresses financial need to support their kids' education this fall. The application is online. You need to e-mail me though to get the link. It's farnoosh@somoneypodcast.com. I will send you the link. Or you can just go on Instagram. I've got the link in my bio. It's a Google form. Just fill it out and I'll be selecting a winner, or winners over the weekend. We have some people, some very generous people that have reached out offering to contribute to the funds, so we may have actually more money and enough to support more than one family.

Announcements soon, but there's still time to apply. Again, Instagram, my Instagram feed, go to my bio. The link is there. Or you can e-mail me, [farnoosh@somoneypodcast](mailto:farnoosh@somoneypodcast.com) and I will immediately send you the form link.

Today's episode is a replay, y'all, because August we do this. Last year, I looked at my calendar, I was like, "Oh, I ran reruns in August." Is that why I'm so overwhelmed right now? Yes, because it's a weird time of the year with lots going on and also nothing going on. It's a good time to air a few reruns.

We have over a thousand episodes. Today, I wanted to re-air an incredible conversation I had with the dynamic Daniela Pierre-Bravo. She has a lengthy roster of accomplishments. She works for MSNBC as a producer, the time of this interview which actually aired last August, she just released a book with Mika Brzezinski, who is an anchor for MSNBC. The book is called *Earn It!*, provides straight talking advice for millennial women in the workforce.

Daniela is more than just a great producer and author; she is a walking inspiration. She moved to this country from Chile when she was a teenager. It wasn't until she was applying for college that she learned she was in fact, an undocumented resident. What did that mean? It meant that she couldn't work, she couldn't drive, she couldn't get financial assistance for school.

What follows is a story of absolute triumph. Daniela actually became a Dream Act student and took the opportunity to side hustle her way through school to graduate on time and debt-free. I

actually just read on Twitter that Daniela got another book deal. Not surprised. She is one to watch.

Here's Daniela Pierre-Bravo.

[INTERVIEW]

[00:05:28]

FT: Daniela Pierre-Bravo, welcome to So Money and congratulations on your book with Mika Brzezinski.

[00:05:34]

DPB: Thank you so much and thanks for having me.

[00:05:37]

FT: I was just saying before we came on the line that your book that you co-wrote with Mika, both of you work at MSNBC, is called *Earn It!*. It's really how about to master your professional and somewhat financial life in your 20s and beyond, starting with knowing your value. I know that Mika is very prolific and has talked a lot about knowing your worth. Why do you think the two of you really synergize so well on this project? I know that you work with her, but what do you think it was about this collaboration that made it so right?

[00:06:14]

DPB: Yeah. I think having two generational perspectives on this idea of knowing your value and not only that, but doing what you need to do at the beginning of the workplace is really important. Obviously, Mika has written tons of other books and she has figured out how to close her own gender pay gap, which is what she wrote in one of her first books. This book is really about how young people entering the workplace and even in their late 20s and early 30s, how they can cement those primary years to really be able to have the groundwork to ask for what

they're worth and advocate for themselves.

What we've found is that it's a continuing thing that needs to be done right out of the gate. It's tough, right? Because when you're coming into the workplace, you don't really have value, right? Compared to your colleagues that had tons of different experiences before you. You're trying to be scrappy, trying to look eager, while at the same time trying to figure it all out and get paid with what you're worth. That's really what *Earn It!* is about is earning your value, and not only that, but then showing it and vocalizing it when the time is right. What we found is that young people really need to start doing that from day one, and there are certain ways to do it correctly.

[00:07:39]

FT: Well, let's talk about some of those ways. First, let's go into your backstory a little bit, because while this book on the one hand is about everything you just outlined and knowing your value and being an advocate for yourself, your personal story has really been, I think as I've been watching some interviews and reading articles, such the draw, because it is such an unique circumstance with which you were raised.

Now let me just give listeners some background on you a little bit. You were born in Santiago, Chile. When you were a teenager, your family came to the US and settled in a small town in Ohio. Though you realize as you were getting older that you didn't have a lot of the same legal privileges as others do in the United States as citizens. Tell us about, I wanted to give it all away, but tell us what unfolded and what you discovered.

[00:08:33]

DPB: Yeah. When I was applying for colleges, I was really excited, in a small town in Ohio, excited to go out to other states and make my own way. I realized I was undocumented while I was applying for scholarships. My family didn't make much. My parents were always working two and three jobs. They were really never home. The whole process, I had to figure it out themselves.

Then I found out that actually I didn't qualify for any loans, because I didn't have any paperwork. That I couldn't apply for any FAFSA benefits, because I didn't have any paperwork. From the start, it was really going to be an uphill battle. Finances for me – I was very acutely aware of what I didn't have from a really early age, because we were often struggling. Going into college, it was a struggle from day one.

I started college without knowing how I was going to pay in cash, right? Because I did, wasn't able to get loans. I didn't know how I was going to pay it. I took literally a week, every week at a time and I had to take off semesters here and there. I had a really low point, where I lost everything that I had saved in one summer. Then my last semester before I graduated college, I – and this is a story I told Mika on a plane ride two years into working together, and really was a catapult for this book. Because I was in Ohio last semester before I graduated. I miraculously graduated from college without any debt.

I was applying anywhere and everywhere I could in New York City, because I knew that that was the place where if anywhere I can make it, it would probably be in New York City. At the time, I was still undocumented. I lied on my resume and said that I lived in New York City, because I didn't want the hiring manager to give excuses for themselves to not give me the interview. All I wanted was the interview. Because the interview started in two weeks, it was unpaid and I was in the middle of Ohio.

I lied about where I lived. What did they do? They called me. They were like, "Can you come in tomorrow?" Here I am in the middle of the cornfield, still in Ohio and I'm like, "Okay, how am I going to do this?" I ended up getting on 18-hour bus ride, nine stops through the night, because I couldn't drive, obviously I couldn't get on a plane and I got to gross, stinky Port Authority. Have you been to Port Authority before?

[00:11:16]

FT: Yes.

[00:11:17]

DPB: It's really bad.

[00:11:18]

FT: Welcome to New York.

[00:11:20]

DPB: Exactly. That was my welcome. That was my first time in New York City. I had no idea where I was going. I just changed, cleaned up in the bathroom and I ran to the internship interview. It was an internship that was unpaid, but it was at P. Diddy's Bad Boy Entertainment, a very small marketing agency at the time. I had a minor in marketing. I really tried to juice my experience as much as possible. I ended up getting that internship that summer and moved to New York City two weeks after that.

Again, I was still paying for my last semester of college. I had no idea how I was going to pay to live in New York City for that summer, while on top of that having two unpaid internships. You make it work. I worked four side jobs. I did things other people my age would do, like babysitting and dog walking, which I found on Craigslist. Weirdly, it wasn't that sketchy at the time, because that was before all these other platform came about.

I really hassled. I worked in bars and club promoting. I really made it work. The basis of it was that for this book is if you work really hard, if you're scrappy and if you're creative about the opportunities that you don't have and you seek them out, then it's inevitably going to lead to some success. Then you build from there.

[00:12:43]

FT: I mean, this is such an incredible story. I know that maybe listeners are wondering along the way like, "Well, what were the jobs that you took to pay off your college expenses?" You were a Mary Kay consultant. You worked as an independent contractor. You were building your own team as a senior sales consultant there. How old were you?

[00:13:05]

DPB: I was 18.

[00:13:06]

FT: My gosh.

[00:13:07]

DPB: The funny part is that I had a Mary Kay consultant when I was at 16 and 17. I was waiting to turn 18, so that I could buy that \$99 kit from Mary Kay and start my business, because I knew that it was going to be an uphill battle because I was undocumented. At the time, there were no law, or no person in an authoritative figure that was saying, "If you work really hard, then there's this pathway for you," right? I had no idea that I was going to come out until it came out.

It was really trying to figure things out, struggling financially a lot, while at the same time trying to be creative about the opportunities that you made for yourself, in a world where everybody around you didn't believe that you were ever going to have a chance. Even in college, I was at a really low point. I mean, I needed a guarantor for college and I couldn't find one, because I figured out that people looked at me and said, "She might be smart and she might be a go-getter, but at the end of the day she's probably going to graduate with a degree that's not going to take her anywhere, because she doesn't have a work permit to work in this country."

It was a lot of not only define people's expectations, but also trying to figure out a really deep part of you where you realize okay, you are literally the only person that is going to change your situation and the only person that's going to dictate whether you sink or swim. I had to be that person. If I had to scrub the floors and work night shifts cleaning rectories, or going with my mom to clean houses, all of these side jobs, I was going to do them because it was my glimmer of hope. I think from a really young age that has allowed me to be acutely aware of my finances and has really dictated how I approach them to this day.

[00:15:18]

FT: We should mention too that eventually, just before graduating college, you spoke earlier about not having a work permit and people being wary of that and not maybe being your cosigner, or your guarantor. You did manage to become a part of the DREAM Act and be a student. That was Obama's executive order. You're able to retain a work permit through that. You must have felt so – I mean, that's just the luckiest thing. That's such a lucky break, in some ways, right?

[00:15:51]

DPB: I mean, I just can't even believe it, because I know that may sound like an insignificant thing to have just the ability to have a state ID. So many things that I saw other people have taking for grant – maybe took for granted, whether I'm driving with a license, or flying on a plane, all these things. It's really crazy when you are so embedded in a culture. I feel so American, right? Because I grew up here and I went to a school where I was the only Latina in my high school and the only Latina in my grade.

There was a certain type of stigma growing up, where not only was I had a different background, but just a totally different subgroup, where I was in the shadows for a long time. I didn't come out as – I got the recipient until I wrote about it in a piece for NBC Latino. That was when I already had my job here at NBC. I mean, I can't explain to you the type of immense gratitude and just overwhelming sense of joy that came when I was sitting at my cubicle at my internship at Bad Boy Entertainment.

Somebody texted me and said, turn on the TV. Obama was speaking. I think it was from The Oval, the garden that he usually speaks at to give addresses. He said the executive action that he was going to implement. It changed everything in just a matter of seconds. It's the thing that has changed my life forever.

[00:17:39]

FT: You're changing lives. I mean, I think your story is inspiring so many people. We started this conversation with the goal of your book that you co-wrote with Mika about encouraging young people to identify and really own their worth. I think that is such a challenge when you're young

and you're not confident yet, because you don't feel you have enough experience. Maybe you're feeling just happy to be there, because it's a competitive job market and you don't want to create controversy by asking for base. This is all the internal dialogue. I'm sure that it's going through so many young people's heads.

How do you cut through that and can you give us some tips on how maybe your peers that are trying to work their way through their careers can land in a place where they feel more confident and can actually voice and be an advocate for themselves?

[00:18:36]

DPB: Totally. I think the imposter syndrome is a huge thing that I had to really combat from day one, because here we talk about all the experience that I've had and I'm so grateful to have. I'm like, I was so grateful to be able to walk dogs with my unpaid internship. This idea of being so grateful just to be there was a great thing, right? Because then you're young, you're eager. Then you get into the second and third phases of your career and the second and third year of your career and you have to be able to differentiate from the fact that you were just grateful to be there, to really owning what it is that you bring to the table.

One of the things we always tell young people is to detail all of the work that they're doing. It's tough, especially being a young woman with all the crazy, untrue stereotypes that many people of other generations put on Millennials. Like they're impatient and that they're narcissistic and all the stuff. There's certainly the right timing to do it, to ask for more. From the start, I think that women should always act, whether you're the first Latino, or whether you're the first person of color in a room. Just own that fact and know that you bring so much value to the table just by being there. Own your space. That's the first thing I say.

Then for the imposter syndrome, specifically when you're negotiating for more money, because that's really what matters at the end of the day is your ability to ask for more is to again, detail everything that you've done from the moment you walked in, because I think as we were doing this book, we were trying to figure out what were some of the things that young people, both men and women were having the hardest time combating when it came time to ask for more. I think timing was something that was very scenario specific to each person. A lot of people ask

when's the right time to ask for more?

I think it's totally up to the environment that you work in. For example, in my own situation, I came into a role where a lot was – a lot was asked of me. I was working overtime hours like crazy. I was the first person to the studio. I was managing the set in the mornings and then I would leave the office around noon. Then for the rest of the day, I was dealing with publicists to help with logistics for the next day. I wasn't done with my day until literally 10 p.m. It was a straight 4 a.m. to 9:00 to 10:00 p.m. job.

That could have easily – for somebody in my situation, like so many other young people do. They come in, they're so grateful for the opportunity to work for a live show. If I hadn't documented that a year and a half or two years and said, when the time for a promotion came, and if I didn't – I hadn't vocalized all of the overtime that I had been getting, because when I switched from overtime to salary, obviously the amount that they were able to give me was lower than what I had with getting from my other job.

I had to make a decision on whether I was going to take a promotion for lower pay and I had to really find the words and all of the details of the value that I brought to really impart that with my boss. Detailing everything that you've done is so, so important. Then the last thing I would say when it comes to getting what you're worth at a young age is don't take no for an answer. I think so many of us are dissuade with just the first no that we hear, that we immediately think, “Okay, then I'll never be able to go back and ask my boss again.”

Ask again in three months, because a lot of it has to do with how the company is doing, or what the headcount is at the office. Don't take no for an answer. Just adjust what your pitch is, or what you're asking for to comply with what your boss is asking you to do. Whether it's asking for what it is that you need to change in your role, where you need to be working towards is really important, because you should always go back and ask.

[00:22:50]

FT: Says the Queen of Resilience. You are such a inspiration. I would love to go back in time. Let me ask this, was there was our memory growing up about money, or maybe about work that

was a real learned lesson? Because it sounds like a lot of your rationality around this, and you seem very level-headed and super determined, is part of your upbringing. What were some of those moments? Because clearly, I think your parents raised you incredibly well. What did you learn?

[00:23:24]

DPB: Thank you for calling me level-headed. I remember being very neurotic and anxious as a kid.

[00:23:29]

FT: Yeah, you were determined, which made you do some crazy things.

[00:23:34]

DPB: Yeah. I mean, I think when you're in a situation when you're literally in rock-bottom, you just have to know that the only way up is to take yourself in any way out of that situation. A lot of it has to do with your mental state. Obviously, I didn't realize that I was suffering with anxiety until now, until I had the time to reflect back on that period of my life. I remember you asking about a specific memory. I remember it was the summer after I finished my freshman year of college.

I was so excited, because I had no idea how I paid for that first year of college, because I didn't – again, I was paying everything cash. I didn't have any loans. I didn't have any government scholarships, and so I was literally paying cash and it was little by little that I was – and I was always late, by the way. My mom was always having to call the bursar's office, because to help – asking them to extend my time and not pull me out of classes.

It was the summer before I got into my sophomore year of college and I was really excited, because I had got into all of the extracurricular groups, right? The mock trial. I was in a business fraternity that it was pretty tough to get into. I was really excited to go back to school. That summer, I had worked in restaurants and cleaning and I was – I had saved up \$2,500 or about

\$3,000 to make the first semester, or the first half of the semester work, right?

I was out on Mary Kay deliveries, because at that time my business, I was working my Mary Kay business all the time. As you mentioned, I had a team that I was building. I was out for deliveries. I shouldn't have been driving, because I didn't have my license, but I didn't have any other choice because I couldn't make deliveries otherwise. I am turning and I fender bend this car in front of me. I ended up getting out of the car and I went to the owner and in no position to argue with the owner. I asked them to name their price for the damages. They had said \$3,000, which was the money that I had saved that I scraped all summer working non-stop to go back that sophomore year.

I remember my mom picked me up after that fender bender and we went into an empty raised parking lot and just sobbed uncontrollably. I think that was a really hard moment to see my mom in, because most moms who work hard, who try to provide for their kids and just really sacrifices a lot, she's always been the one that says, "We're going to get through this. There's always going to be a way." That was the first time my very unemotional mother just broke down. That was a moment where I think, we both thought, maybe there is no way up from here. Maybe this is just it.

That was a horrible night for me. I went home, I was pounding the ground, sobbing uncontrollably, because I thought no matter what I do, no matter how hard I work, there's just no way for me to make this work. I'm undocumented. I can't finish college. There's just no way forward.

I remember going to sleep that night, waking up the next morning and being so clearly, my vision for what was going to happen was so clear. I decided to take myself out of denial and say, "Okay, I'm not going to go back to school at least this semester. I'm going to ramp up my hours with Mary Kay. I'm going to go restaurant to restaurant if I have to with my resume." I for six months, I worked a solid 8:00 in the morning to 10:00 p.m. at night job, scraping floors, working at restaurants, working my Mary Kay business, like a business as an 18-year-old and looking at tutorials on YouTube.

I ended up getting back to school the summer after that, or the semester after working on those

odd jobs and eventually finished college, and debt-free. That was one of the realizations where, and this is what I tell all young people, despite the fact that they might not be undocumented, or maybe they live in the middle of Ohio, or maybe they think that because that path isn't paid for them, there is always a way to make it work if you're clear-visioned and you put yourself first and understand that you are the only person that can create the narrative that you want for yourself.

[00:28:36]

FT: Yes. I mean, thank you for saying that and thank you for preaching that loudly through your book and through all your work. Because I do think that there is a school of thought that this victim mentality, right? I wasn't raised, I wasn't born with resources, or I am a woman, or I'm a minority. I got all these challenges. I have student loan debt, whatever it is. Therefore, I can never amount to much. The system is working against me. I mean, you're an example of there was no system for you, right?

[00:29:08]

DPB: You can always restart.

[00:29:09]

FT: You can always restart.

[00:29:10]

DPB: If you fail, you can always restart.

[00:29:12]

FT: Yeah. Now you're in it. You're climbing your career in your – you're still in your 20s, right? I would –

[00:29:20]

DPB: Yes. Still.

[00:29:22]

FT: Still. Oh.

[00:29:22]

DPB: This is 20, I'm 28. Yes.

[00:29:23]

FT: The tragedy of still being in your 20s. Well, tell me a little bit about how you're managing your money today. This is a question that actually is in partnership with our sponsor, Chase. We ask readers right now if they can share a tidbit, a strategy that you have that helps you with your money to ultimately make you feel you're financially secure.

[00:29:51]

DPB: Yeah. Well, as you heard me saying, I have a very acute understanding of not having money. Now that I'm making more money, I'm very conscientious. I think even back then, there's a strategy that really has helped me understand and manage my finances more. That is by operating as if I had less, right? I always document everything, all of my expenses. I always round those expenses up, because whatever I'm trying to compartment, or separate my accounts, I'm always thinking that I need to put more sight than I actually do, so that when I do have money put aside, that can automatically all go to savings.

Another thing that I do is I like to have very separate accounts. I think I have four, or five different accounts, where there's savings, I have two debit accounts. I really try to separate them as much as possible, whether it's savings that I need for a rainy day, versus long-term savings. Then I have another account that's very specific to my household expenses and then

other expenses that are more like your cellphone bill, or your electricity bill, then a separate account for going out, whether it's to the movies, or dining. I think I've always operated in a way where I've always tracked what comes in and out very closely.

I was just looking at my old Lilly Pulitzer agenda from way back then and I documented every day back then when it was just odd jobs, everything that I made. Whether it was \$343, or \$200. I would document that every day. I would add it up for the week. This is when I was really struggling. Then I would document every single expense and put it aside.

For me, just being very diligent about all my separate accounts and knowing exactly what goes in, exactly what goes out and rounding up my expenses has always made me feel more comfortable about my finances and how much I have in each account.

[00:32:16]

FT: I think that's brilliant. Yeah, compartmentalizing, visualizing. Visually seeing what you have for every category of expense –

[00:32:22]

DPB: A 100%.

[00:32:22]

FT: - that's important to you. Yeah. That goes a very, very long way. Well, what's next for you? I mean, let's see. You got on your resume author at MSNBC. You're a booking producer for Morning Joe, which is the show that Mika co-hosts with Joe Scarborough. You also are contributor to NBC News Digital's Know Your Value. I see you do a lot of cool interviews and you're getting a lot of on-camera time and off-camera time. What do you love doing the most right now?

[00:32:52]

DPB: I mean, I think one of the things that really cooks everything together is storytelling. I know that's very specific, but I love telling stories. Growing up in Ohio in the small town that I did, I never really saw the stories of my community and people of my background in the way that I wanted to see them. I think that in my role as booking producer, I try really hard to find new voices, minority voices, people that I've written great reporting that maybe don't have the platform that they deserve for the type of work that they've done. That's really important for me.

I've been able to connect with so many amazing young people around the country that not only are they immigrants, but they're suffering from their own struggles and trying to find ways to overcome their own narratives of what they should be based on their background, or own personal baggage. This book has allowed to really build a community and speak to other young people who are really yearning for the message of how to build their own narrative, because I think nowadays, it's just probably is generational. So many people want to make a difference and have a purposeful life and career. Having a little bit of an impact on that and especially young people around the country is something that I'm really passionate about. I'm excited to see where it goes and to continue spreading the message of overcoming barriers and writing your own story and narratives. I'm excited. I'm excited to see what's ahead.

[00:34:33]

FT: So are we. Thank you so much, Daniela. Congratulations on all the – on everything. I mean, it's only the beginning, obviously. From undocumented to going to college, coming out debt-free, becoming a producer for Morning Joe and now an author and you haven't even hit 30 yet. You better have some pretty good – you're going to have a really great 30th birthday party, I think. I think that's going to be a great Mosto. I have to ask you, how are your parents?

[00:35:03]

DPB: Good. My dad's a permanent resident. This is part of the conversation with immigration is it's very complex and it's stories that need to be out there more, so that people understand that it's as easy as filling out people wrong that could get you in a situation. Yeah, it's a tough situation to be in.

[00:35:28]

FT: Well, again, we wish you continued success. See you on the Tube. We'd love to see more of you on the screens, because you have a great story. It's an important one to share. No doubt, not your only story left in you. Lots more to come from Daniela. Thank you so much and have a great rest of your summer.

[00:35:48]

DPB: Thank you so much and thanks so much for having me.

[END]