

**EPISODE 1685**

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**FT:** So Money episode 1685, million-dollar ideas with Rachel Rodgers, Founder of Hello Seven and author of the new workbook, *Million Dollar Action*.

**RR:** *Memberships is one of my favorite things. I mean, it's one of the things that we do as well. And I think that is something that's going to be very needed as the world moves forward, right, especially with AI. Content is going to become a dime a dozen. There's going to be content everywhere. There already is in a lot of ways. And not that it doesn't have value, right? When you have a trusted voice that you can hear from, that is valuable. But I think we are going to be flooded with content. What we won't have is community. What AI can't create for us is community."*

[INTRO]

[00:01:06]

**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Bringing back one of my favorite guests and friends in real life, Rachel Rodgers. Rachel is the CEO and Founder of Hello Seven. It's an award-winning company that teaches women, BIPOC, and LGBTQIA people how to build a seven-figure business and create generational wealth. Her first book, *We Should All Be Millionaires*, is a Wall Street Journal bestseller and named one of Audible's top audiobooks of the year with more than 200,000 copies sold.

She is back with a new workbook, a companion to *We Should All Be Millionaires* called *Million Dollar Action: A Step-By-Step Guide to Making Wealth Happen*. Rachel and I talk about real practical money-making ideas you can start today, how to transform a skill, a service into a multi-million-dollar business, and lots more. Here's Rachel Rodgers.

[INTERVIEW]

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**FT:** Rachel Rodgers, where have you been? First of all, I mean, where have you been all my life? That's another episode. But also where have you been? You have been writing your second book which is coming out soon. I'm so excited for this. Let's start with the great news, *Million Dollar Action*.

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**RR:** Yes, *Million Dollar Action*. It's a workbook. It is the companion workbook for *We Should All Be Millionaires*, and it's really designed for people to take action on the things that they've learned because I think sometimes we get inspired. We read things. Our mindset shifts a little bit, which is good. But like, okay, let's actually do the actions because you and I both know that's what leads to money in your bank account.

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**FT:** Yes. People want – tell me what to do, Rachel. That's basically what they were left with probably after finishing *We Should All Be Millionaires*, which is a bestseller. Everybody, we've had you on talking about that. But maybe we should just recap a little bit because it's been some time since we had you on to talk about *We Should All Be Millionaires*. This is a book that has inspired tens of thousands, if not more, hundreds of thousands of readers to construct a new attitude about money. Let's not play small, people. Let's play big.

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**RR:** Exactly. That book was really all about just paying attention to our ability to change our financial situation. I think a lot of times, we were like, “Well, my paycheck is this amount,” or, “I only have this much in my bank account, so I'm out of options.” I'm like, “No, boo-boo. You have plenty of options, right? There are plenty of ways to make more money, so let's be looking at our money-making opportunities. Let's assess ourselves. Let's take stock of the skill set that is us and our talents and all of that and experience that we have. Let's figure out how we're going to make money.”

Let's also figure out where money is being robbed of us. It's being robbed of us in ways like giving away our time, not having strong boundaries, making broke decisions instead of million-dollar decisions, right? The story that we're telling ourselves in our heads. It's really evaluating. Everything has to do with money as you know, right? Every part of our lives impacts our money, and so this is about changing how we think and act so that we can bring more money into our lives and recognizing our full earning potential, not just what we're making today.

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**FT:** Tell me about your target reader. Who is she? Where is she right now, especially since the last time your book came out? Well, the time your book came out, your first book, *We Should All Be Millionaires*, it was before inflation was where it is today, although it's cooling. But the economy is really – I call it – what do I call it? A soft recession, a quiet recession. Because depending on your industry, it could be taking a year to find a new healthy job. It's tough for a lot of us out there. Even if we have the fortune of having steady income, it's really hard to stretch it right now. I saw childcare is more expensive than rent in every state in America, average cost.

Tell us a little bit about the struggles and the challenges, the financial challenges of your target reader right now.

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**RR:** Yes. I mean, *We Should All Be Millionaires* and *Million Dollar Action* were created for such a time as this, right? For when. We're not going to wait for the government to make policy that makes sense for us because it will be waiting forever. We will no longer have children, right? They'll be grown by the time they change those policies and actually create policy that makes sense for us. It's about saying, okay, when I look at the situation, right?

I call her professional Patty, right? She's a professional. She's got skills. She's an ambitious woman. She probably has a really great full-time job but still struggling to make ends meet, can't live out the vision that she has for her life in every way, and maybe has a side hustle, too, that

she's starting up or that she's working on that's making some money but not a lot, right? That's where my ideal client probably is or my ideal reader probably is right now.

What I'm asking and I'm calling people to do and then giving them the tools to do it, especially in this workbook, *Million Dollar Action*, is saying like, "Okay. So what is true for you, right? What is our financial situation right now? How do we want it to change, right? What do we want to add to our lifestyle? What savings do we want to do? What people in our lives do we have to take care of right now, both the little people and the older people, right?" We're in that space right now as elder millennials or the young Gen Xers, which we represent? I'm the eldest millennial that there is.

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**FT:** I'm a borderline. My son is 10, and he's obsessed with generations. He's just discovered. He says he's an alpha. He's like, "Mom, I'm Gen Alpha. What are you?" He's like, "What's Grandma?" I'm like, "She's a boomer." He's like, "What?" He's obsessed. He's obsessed. He's like, "So what are you?" I'm like, "Well, I'm sort of Gen – I'm the best of Gen X, and I'm the best of millennials."

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**RR:** I like that description.

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**FT:** I was born in 1980. Yes.

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**RR:** Yes. I like that description. I'm '82. But yes. It's basically saying, "Okay, let's look at our financial situation and see what we would want to do to improve it." Let's say you need another \$20,000 a month, would change your life, which is a lot of money, right?

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**FT:** Whoa.

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**RR:** Yes. That's a lot.

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**FT:** That's a lot. That's a whole six-figure.

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**RR:** Yes. What I'm saying to people is like I want us to recognize that making money is easy, and I want us to really internalize that and say, "How can that be true in my life? In what ways can I make money pretty easily?" Even investing, right? I have a bunch of money in the stock market. It makes money, and I don't have to do anything.

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**FT:** Yes. Would you say that that is the only true passive income stream, investing? Because you don't have to even – you don't – once you said it, you can forget it, and it's making money while you sleep. I mean, what else is there that does that?

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**RR:** Well, I've invested in a couple of other companies and startups that –

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**FT:** Okay. Investing, though. Yes.

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**RR:** Right. Still investing, right? That's the game we're playing. The game we're playing is earn money, right? Earn enough money that we have extra. Then we take that extra, and we invest it, and then we start making money from our investments, right? We want to move to a place where we're not just earning money from our labor. We want to earn money from investments because it's not tied to our labor. It's exponential, right? That is the goal.

In order to really tap into that, a lot of times, when we're getting paid a salary, it's just covering expenses. There's no extra to become an investor. That's why I'm saying we have to tap into our earning potential and recognize the skills that we have, right? You can be working a full-time job where you – let's say you're a marketing person, right? You have expertise in marketing. You work in a marketing department, and maybe you're making \$80,000 a year. Great.

Could you now take those marketing skills and sell them to entrepreneurs and small business owners, and go to the mom-and-pop shops in your neighborhood and say, “Hey, could you use some marketing help? I'll handle your social media for you. Pay me \$2,000 a month, and I'll take care of all of this for you,” right? Then you get a couple of those, and now you're making \$10,000 a month or \$20,000 a month, right? This is what's happened. I mean, I have clients. I have one client who cracks me up. She has a side hustle where she's literally making a million dollars a year in her side hustle.

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**FT:** What?

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**RR:** She will not quit her job.

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**FT:** So why does she have a side – why even have a full-time job after that?

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**RR:** I think she just really likes the work that she does in the full-time job.

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**FT:** She has benefits, healthcare, health insurance. Maybe that's –

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**RR:** Exactly. She works with a friend.

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**FT:** Isn't that sad?

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**RR:** There's some project that they're working on, so she's – but that's the potential, right? I think when people say to me, sometimes they're like, “Are your clients corporate women, or are they women who are entrepreneurs?” I'm like, “They are the same people that we're talking about.” Most corporate women now have a side hustle, right? A lot of people who have full-time jobs have a side hustle of one form or another, whether it's real estate on the side, or they're learning how to invest. But a lot of them are starting actual businesses where they're delivering a service or a product on the side, whether it's like LSAT prep.

I've seen doing parties, like throwing baby showers for people. I've seen so many different types where people are finding ways to generate that additional income so that they can invest or so that they can create the lifestyle that they want for themselves.

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**FT:** I interviewed one of your clients. You may not have known this. Maybe you did but Nicole Barham, who's the Founder of 5 Minute Bookkeeper. Wonderful story. What really stayed with me when I talked to Nicole on the show, and I can put that link in our show notes, was that she – classic example of highly skilled. She was an accountant, a bookkeeper and then realized like she could really simplify this bookkeeping process for people, created a very simple software. You taught her how to basically blow that up and get so much revenue from that.

Then what stayed with me was that she said the revenue, this increase has – I said, “How's it changed your life?” Nicole said, “You know, one of my sons has special needs. Prior to this, I was driving hours a day to get him to the proper places and schools. Now, I feel like I can support him better. I'm present more in his life. He's getting the resources he needs.” I mean, talk a little bit about when women make more, the world becomes a better place. I see this every single day.

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**RR:** Yes, exactly.

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**FT:** Another story, I helped a woman. On her behalf, I helped her get a six-figure deal, and she didn't really know. She knew that I was involved, but she didn't know that I really pushed for her to make that money because they were going to offer it to somebody else who bailed. I said, “Well, we're just going to move this money over to her now because she's available and willing and talented.” The brand was like, “Okay.” I was like, “No, we're going to pay her.”

Then when I caught up with her, I said, “What did you do with those hundreds of thousands of dollars?” She said, “Well, let's see. I renovated my kitchen, but then I helped my father get an at-home care assistant to come into his home every day.” I was like – basically, I mean, it made me drop to my knees. I was like, “This is why you help women get rich because they know where to put the money, where it matters.”

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**RR:** Hello.

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**FT:** Yes.

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**RR:** Exactly. I think about myself. My mother-in-law, her home I pay for. My nephew goes to a great school. He's extremely talented athlete, and I pay for his private school. My mother, I take care of her housing situation and financial just general expenses. It's like those are just three people off the top of my head. There are others, right? That's everybody that's dependent on my income and not including my own immediate family and other –

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**FT:** Right, four kids. Four kids.

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**RR:** Exactly.

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**FT:** Wow.

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**RR:** Nicole, I happen to know that she also sent her daughter to college, right? No debt, which I certainly didn't have. There's so much that's possible, and all she was doing was taking the skill from her full-time job where she's making \$60,000 a year. She took that skill and put it in a format where she could sell it directly herself. Now, she's making multiple six figures every year,

and she works less than 20 hours a week. She has so much more free time to spend with her family to do whatever she wants to do with her time. That's what's possible, and that's what I want for us and when we tap into our earning potential.

Here, my – I think if there's a headline, it's that no one's coming to save us, right? We're not going to get saved anytime soon.

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**FT:** The world's a scary place. That's my headline. The world's a scary place and the truth is no one's coming to save you. I think we should take this show on the road. It's just real. It's not to say like no one's coming to save you, so just give up.

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**RR:** Right, exactly.

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**FT:** No one's going to save you, so step up.

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**RR:** And save yourself. You have – and that's what I want people to know is that they have all the skills and the talent that they need. It's just assessing what that skill and talent is, assessing the community, the network that they have. What is the unique set of skills that they have that they could solve a problem out there in the world that needs solving and get paid well for creating that value, right? There are so many other jobs besides influencer available. A lot of people go to that, and I think that is an income-generating opportunity. But there are a lot of others as well.

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**FT:** Can you talk about that? Let's list them. Let's list them. Maybe 10 years ago, it was like drive Uber. But I feel like the world changed. AI has really changed the game, too. Even in my own business, allowing me to outsource less and just rely on AI for a lot of quick housekeeping stuff, whether it's transcripts or editing and things like that. But tell me about what ideas you propose in the book and also to your clients.

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**RR:** Yes. I mean, there are so many different things, but it's really – for most of them, the easiest kind of business to start is a service-based business, right? It's one where, okay, what skills do I have that I can provide? Maybe it's event planning, or maybe it's being a virtual assistant if I have a lot of administrative organizational skills. It could be I'm an attorney, and I work for this firm. Let me go read my agreement and see if I'm able to moonlight and do a side thing, right? It could be that I'm a developer, and I can build software for somebody else on the side or build my own software or an app that I then sell, which I have friends who have done that.

What else? I mean, one of my friends teaches investing. She teaches people how to trade. Another friend teaches people how to manage money, right? Another friend, she teaches people how to create courses online. There's just really no end. You just have to look at the skills that you have. I would literally start with looking at your own resume. I would take skills assessment, personality tests like StrengthsFinders, DiSC, Kolbe. Those are all things that help you to see like, “What am I naturally good at?”

Maybe you're a really good public speaker, and you could be a host. I just emceed an event two weeks ago. I never thought of that as a source of income but sure. I could host and that – if you're a good talker and you like being on stage and all of that. There's just so many options, and it really should be specific to what are you naturally good at because that's going to be the stuff that feels easy to you. This is easy money because it's what you naturally are good at anyway. It's what you probably already do for free for some of the people in your life. It's like get paid for it.

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**FT:** Where do you find people get most stuck? Where do you find that there's most friction?

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**RR:** Yes. I think the friction is, one, believing in themselves in the first place, believing that what they have, what comes naturally and easily to you doesn't come naturally and easily to everyone, right? There's things that I'm really great at, and there's things that I suck at. I had a stylist for the longest time because I hated dressing myself. I hate shopping. I hate dressing myself. I want to look good, but I don't want to put any effort into it because it's just too nitty-gritty and detailed. I like to be up here, big picture visionary kind of stuff. I've paid a stylist for years to look good. You know what I mean?

There's just – but that's something that style might come really naturally to somebody listening, and they don't think of that as a skill set that they could sell. Or my sister has always been really good at putting together a really beautiful space. She just has the aesthetic vision, and she can really think through, okay, how to accessorize it with the furniture, all of that. I suck at that. That's something that she was good at, and so that's a skill that she could sell.

That are so many options, but I think people should go with not what's hot right now but what is natural to them and what's connected to something they enjoy, something that they have a natural skill set for, and there's a need so that they can sell it. That's literally all you need, and then it's just putting it out there. Now, with social media, there are so many tools where you can just connect to people and say, “Hey, I've got this on offer. What do you think?”

Or you can just go to friends and family that you have and say, “Let me plan this party. Pay me X, Y, Z, and let's see how it goes.” Now, you got a testimonial, right? You've got somebody – you got some pictures from the thing that you did, whatever it is. It's really – I think people get stuck because they just have fear, and they think it's not going to work. They're afraid to fail publicly, and they're afraid to be bad at something. You just really don't get good at anything before you're bad at it, right? You got to suck at it.

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**FT:** Yes. You – I mean, now I just go, “Okay, we're going to do this new thing, and I'm going to learn a lot of things the hard way and it's just –” I mean, I give myself grace now. I started this members club for the So Money community, and it's going fine. But I'm not putting pressure on myself to go, “I have to hit X numbers of dollars and members.” I'm like I just want to create something that has value, and I have to learn. I have to get feedback. I'm going to make mistakes, technical and other kinds of mistakes. I'm going to give myself a year. Can I just do that? Then next year will be better. It has to be.

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**RR:** Exactly. Memberships is one of my favorite things. I mean, it's one of the things that we do as well. I think that is something that's going to be very needed as the world moves forward, especially with AI. Content is going to become a dime a dozen. There's going to be content everywhere. There already is in a lot of ways, and not that it doesn't have value, right? When you have a trusted voice that you can hear from, that is valuable. But I think we are going to be flooded with content.

What we won't have is community. What AI can't create for us is community. That can't be recreated or replicated by AI. I think if you can create a community around something that you feel passionate about, that is really powerful, and it has the beauty of creating recurring revenue, right? If somebody's paying a monthly fee, then you know on the first of the month, X number of members are going to pay their monthly fee. I know I have that money coming in, which means that I can now commit to swimming classes for my kid or whatever it is that you need or buying this property. I know I can afford the mortgage because I'm able to from what I'm earning from my membership. Whatever it is, right? I love memberships, and I think community is going to continue to be something that is desired and people continue to invest in.

I listen to – there's a community that a friend of mine just told me she joined around feeding your dog natural food, like whole food. So like making steaks for your dog and corn and – I'm like, “Why would you want a whole another being to feed in the same way you have to feed –” But maybe they don't have kids. I don't know. Anyway, there's a community around that that she is paying to be a part of. Isn't that fascinating?

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**FT:** Well, I think it speaks –

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**RR:** It's fascinating.

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**FT:** I mean, I'm not joining that community. Don't tell me to add more jobs to my day. Not that I – I don't even have a pet, okay? Because that, for me, is another responsibility that I just don't have capacity for. But I think it speaks to, Rachel, just the importance of nichifying. They say riches in the niches. Maybe you can speak to that. Give some advice or encouragement to someone to say like, “You don't have to solve everybody's problems within a sector.” You can just solve one micro problem, and that can suffice. That can be a business.

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**RR:** Exactly. It's so interesting. One of my friends, actually he's – this is an episode that's coming up on my podcast in a couple of weeks. His name is Jeff Jenkins. He is a plus-sized man, a plus-sized black man. He has a Instagram, and he just was sharing his travels. He loves to travel. Whenever he would travel, he would just post video and do quick funny reviews of things he was experiencing. Nothing formal, right? Nothing that's like, “This is a business, right?” It's really like he was doing it for fun. I don't even know how many followers he had but definitely not in the hundreds of thousands.

He got picked up for a TV show. He now has a television show called Never Say Never on Nat Geo, Disney+ deal, all because he was just regularly posting about being a plus-sized man and having adventurous experiences and traveling because it's something that's not seen. I think when we think of our – that's something that might have counted him out. He might have said, “Oh, I'm a plus-sized man. I don't want to put myself on Instagram. I'm not Baywatch body type,

right? So no one wants to see me,” blah, blah, blah. No. He leaned into that. The difference for him, it was the thing, right? That's the thing that draw other people to him.

Now, he has a whole community of people who want to have adventurous experiences, and they're plus-sized, and they need tips on travel and travel experiences and how can they do it in a way where they can experience ziplining and all kinds of adventures that make sense for them, right? They're drawn to him. Now, he's going to be doing retreats and hosting all kinds of events related to this specific community.

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**FT:** Oh, my God. Wow. I mean –

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**RR:** Amazing, right?

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**FT:** This is life-changing stuff, and it really just sounds like to really embrace your formula, the we should all be millionaires formula, good news, you need to be ready for your life to change in incredible ways which requires agility, which requires taking some chances, which might require moving, which might require doing something you're totally not familiar with doing and doing things scared. That's all good news, right? That's all icing, I think, on the cake because this is all happening, in addition to you also making more money to afford the things that you want.

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**RR:** The formula that I teach is all about you being the driver, right? What is the life that you want for yourself? What are the talents that you naturally have that you want to share with the world, right? How do you want to contribute? That's the beautiful thing. It's like you get to get paid while helping other people. Those things can go hand in hand. You don't have to have a

separate philanthropy that's – it can be connected, and you can have a separate philanthropy as well if you want to. I think you just wind up feeling more fulfilled.

The money becomes like, “Oh, that's exciting that I –” Maybe you did it for the money initially, but there's so much more value that comes from it because, really, entrepreneurialism is service, right? You are serving other people. You are doing a service for someone else. You are helping others solve a problem, which I think makes us feel more fulfilled. In the process, we also get paid well. It's a really beautiful thing where one of the exercises that's in *Million Dollar Action*. There's a whole process that I take people through that is a process that I do with my clients called million-dollar vision.

It's about what is the million-dollar vision that you have for your life. It's not about the money. The money is a piece of it, and you're going to do the math on the money that you need to create your million-dollar vision. But what is it that you want for your life? What do you want your time to look like? What do you want your life to look like? You really flesh that out.

Then the action steps that follow are really about like, “How do I actually make that come to life, right?” Where I get to do work that I want to do, be around people that I want to be around, have an impact, do work that matters, and make good money in the process, and be in control of my time. It's a win-win-win. It's like – I don't know. Y'all are bugging if you don't do it. That's how I see it.

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**FT:** While your book comes out June 11<sup>th</sup>, you can snack on the audio goodies that you have for us. Tell us about the audio book that's a sort of a companion as well.

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**RR:** Yes. I have three Audible originals that I did. One is called, Lord, have mercy, I'm forgetting, Six-Figure Side Hustle.

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**FT:** You're a little – you're prolific. It's allowed. You're allowed to forget sometimes what you create.

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**RR:** So many books, so many books, and there's more coming. This is not even all of it. But Million-Dollar Habits, Six-Figure Side Hustle, and Plan Your Year like a Millionaire are the three Audible originals that are free if you have an Audible membership. You can download those and listen to those.

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**FT:** Awesome.

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**RR:** *Million Dollar Action* also has an audio that is coming out. I definitely want to make sure to tell people come to the book tour. I'm doing a workshop where I'm going to walk people through an actual million-dollar action, and we're all going to take action in the room. Again, community is everything, right? We're stronger together. When you're in that magic of the moment and you're like, "I want to do this." It's like, "Okay, let's do it right now before you leave." We're going to do that together. I'm going to New York, LA, and Atlanta and I have –

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**FT:** All right. Well –

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**RR:** Some dates on my website for that.

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**FT:** I can't wait to see you in New York. Well, speaking of action, what is one action step before we go? We got five minutes. One action step to give our listeners who want to get on board with this and maybe taking a page out of your workbook.

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**RR:** I would say the first thing that I want them to start with is their story. What are the stories that you're telling yourself? I would write down like what are 25 different things that you believe about your ability to earn money? Then write those stories down. Any of those stories that are negative or that make you feel bad or make you feel like you can't do it, I want you to rewrite the story, right? It might be I'm not good with money because I've made mistakes with money in the past and got myself into debt. Okay, cool.

What's evidence that you are good with money because that's just one thing that happened, right? That you made a decision and you got into debt or whatever. What's one piece of evidence that you are good with money? Maybe you've invested some money. Maybe you invested in an education, and that allowed you to make a really good salary, right? What's a good financial decision that you've made? Okay, great.

Now, you have evidence that you actually are good with money, and you can start to believe something different, right? It's just we replay over in our minds the negative and don't play the positive things. We even ignore the positive things as if they didn't happen, right? I think that –

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**FT:** Yes, yes.

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**RR:** Yes. That exercise of writing down the negative beliefs you have about money and then reframing them and looking for evidence. This is how we change the neural pathways in our brain to believe something different because it's just a habit. These negative thoughts are a

habit, and we can make positive thoughts a habit. When we feel positive and we feel possibility, we're going to go take million-dollar action. It starts there.

[00:28:16]

**FT:** I love that. I love that. I mean, because I'm guilty of that, too. It's human nature. It's called recency bias sometimes, too, where you fixate on the recent failures as opposed to your history of success and wins. It played out in the recession where people saw – this was during the 2008, 2009 crash. Obviously, every – a lot of people lost money in the stock market, and many of those people just quit. They exited the stock market forever and then missed out on 11 years of glorious bull runs and suffered even more than just that one really bad crash of a year. It's human nature but calling it out.

Honestly, this might sound really – I don't know. I don't know. I'm just going to say it. I've been feeling a little bit of like post-book launch malaise. I don't know if you ever get like that, where it's like so much hype and adrenaline and excitement around your book launch. Now, I'm many months after. I have friends who are authors, and we all kind of feel like this. I was like, “Let's do scrapbooks. Let's create scrapbooks where we –” It can be virtual. It can be a physical scrapbook. But sometimes, we forget the good, and we just go, “Oh, but –”

[00:29:33]

**RR:** Yes. And what you accomplished.

[00:29:35]

**FT:** Yes. But, “Oh, I didn't make the New York Times bestseller list.” “Oh, I didn't get it printed in 300 countries.” “Oh, but it didn't become a movie.” By the way, that can still happen. But it's like, “Yes. But can we talk about the fact that you poured your heart and soul and tears and three years of your life?” You –

[00:29:57]

**RR:** Yes. And 10,000 people read your book and loved it. People are writing to you every day. It's like, "Yes, focus on what you actually did. You helped people."

[00:30:07]

**FT:** Yes, yes. I mean, and that list is just – yes. Just to say that it happens to the best of us. Here I am. People go, "Oh. Farnoosh, you make it look so easy. You're so successful." I'm like, "Yes, because I'm terrified all the time, and I doubt myself all the time. But it's a lot of – I have to. I coach myself basically through the day."

[00:30:28]

**RR:** Yes. That's exactly and that's what this is, this million-dollar story exercise. That's exactly what it is. One last thing I want to say, too, because you mentioned the 2008 recession. I started my business in the 2008 recession. I think sometimes people think, "Oh, economic downturn. It's not a good time to become an entrepreneur. It's not a good time to start something new." Yes. Yes, the hell it is.

[00:30:48]

**FT:** Oh, yes.

[00:30:49]

**RR:** Okay. It is the –

[00:30:50]

**FT:** Everything's on sale.

[00:30:51]

**RR:** Hello. I started my business in 2008, and it is an eight-figure business. We've made eight figures for the last three years, which I could not have imagined in 2008 when I made \$60,000. 2010 actually was my first year in business.

[00:31:05]

**FT:** Oh, my God.

[00:31:05]

**RR:** It's \$60,000 that year, and here I am today. Do not just be willing to start, and just trust that it's all going to work out, and just keep putting one foot in front of the other, and have fun while you do it. That's the other thing. Don't just think about the future. Also enjoy today. Enjoy the moment of being creative and helping people.

[00:31:23]

**FT:** Hallelujah. Rachel Rodgers, oh, man. I can't wait to see you when you come to New York. I'll be on that tour front row. Everybody, check out Rachel's new workbook. It's a companion to *We Should All Be Millionaires*. It's called *Million-Dollar Action: Your Step-By-Step Guide to Making Wealth Happen*. Thank you. Thank you so much.

[00:31:45]

**RR:** Thank you. Thank you for having me.

[END OF INTERVIEW]

[00:31:49]

**FT:** Thanks so much to Rachel Rodgers for joining us. Her book is *Million Dollar Action* available everywhere. I'll see you back here on Friday where we're dedicating the entire Ask Farnoosh to

all things retirement. I've rounded up your questions. They're good ones. Stay tuned. Until then, I hope your day is So Money.

[END]