

EPISODE 172

[INTRODUCTION]

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FT: Hey everyone. Welcome to So Money! I'm your host Farnoosh Torabi. Today, get this, I'm chatting with someone who went from \$1.4 million in debt to running a 7-figure business in just a span of a few year. Natalie Jill, founder of Natalie Jill Fitness, a site that promotes health, happiness, and of course fitness, is here. She's here to break it all down and tell us exactly what happened, how she did it, how she is the woman that she is today after losing her house, her retirement, and ending her marriage. Natalie gained a lot of weight. But she turned it all around. Got her life back, and is now an inspiration for others to do the same. She left a successful career in corporate America to follow her passion in health and fitness, and to help others. As a licensed Master Sports Nutritionist, a Functional Fitness trainer, Natalie has used the internet and social media in a short amount of time to reach people across the world. To help them get in shape and be their best selves. And in the process she has created a globally recognized brand with over a million social media followers and her online business has generated over 7 figures of revenue.

But Natalie isn't just a fitness guru. She has increasingly been garnering attention for her ability to help others create, define, and monetize their brand in the online space. So in this episode, the next 30 minutes or so, we're gonna get a crash course in branding, a crash course on rebuilding your life after hitting rock bottom. Natalie talks about how adding, not subtracting from life made her richer and happier. And the specific additional steps she took to reach success and fulfillment. Her financial breakthrough that happened while pumping gas and having her credit card declined. And he weekend project that went on to create over a million dollars in revenue. This took her 2 days to create. Very, very impressed.

Here is Natalie Jill.

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[INTERVIEW]

FT: Natalie Jill, welcome to So Money. I'm so excited to have you on the show. I need more women like you on So Money to inspire me and all of our listeners. So thank you for taking the time to be with us.

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NJ: Thank you for having me.

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FT: You've had quite the journey, Ms Jill. Just looking at your bio, learning about you through our mutual friend and, as I mentioned in the introduction, you lost your house, your retirement, you ended your marriage, you gained a lot of weight. A lot of people would've just gone down that depression rabbit hole. How did you find the emotional willpower to just say, "You know what? I'm better than this, I can do better than this, I will see the other side of this." What was that moment? Was it just a moment, or were there moments?

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NJ: You know, first I wanna say, I'm just like everybody else. So I'm not some superhero that just doesn't deal with depression or rock bottom or bad situations. I found myself really falling down, as you call it, the rabbit hole. For about a year, it was gradually declining. And it was really weird because it was a time in my life where I was supposed to be, by everybody else's measures, super happy. [Chuckles] I had this great job, I had this, what looked like this really nice house, and a happy marriage, 2 dogs, a picket fence, the whole 9 yards. And I'm pregnant with my first daughter and I'd always wanted a baby. So from the outside looking in, people thought I was very happy and I was conflicted because I thought I should be. I thought, "What's wrong with me? I have everything I thought I wanted." But I was being torn up inside because there was a lot of secrets people did not know about me because I was in that world that so many get caught up in, of trying to be that perfect person. You don't wanna let people know that you don't have it together.

And what I mean by that is I had a lot of financial stress going on. We had definitely fallen into the "biting off way more than we could have chewed". I was in an unhappy marriage - we were both unhappy - fighting all the time. You add the pregnancy hormones on top of it, I was not motivated with my job all of sudden, I started feeling trapped. That I had this life everyone else wanted me to live, and I wasn't happy. So it started there, and then what happened was I, during my pregnancy obviously turning to comfort foods, gaining a lot of weight, not doing my regular workout stuff, which is all normal stuff when you're pregnant. A lot of people say, "Well I went through that too." But I started to become this person that I didn't recognize, just more of a lazy - I describe it - just depressed, didn't wanna get outta bed. Just wanted to eat all the time, comfort food. Didn't wanna move, fighting with my husband at the time.

So when my daughter was born, everything just kinda came crashing down. When we filed for divorce we didn't have a choice, we had to. It was just not gonna be a healthy environment to stay married for my daughter, and we both agreed on that and I had never experienced in my life this financial stress. And when I say financial stress - I know a lot of people say, "Oh, but you know you had the house, the cars, or whatever." What people don't realize, if you do bite off more than you can chew, and a lot of people do that, you can start getting suffocated by that. And I remember not being able to pay my mortgage and feeling that full pressure of being house-poor, and having these bills come in and stressing out that if, "Oh my gosh, if I pay this bill I'm not gonna know how I'm gonna buy food or put gas in my car. How will I get help with my daughter? How will I buy diapers if I pay for my mortgage right now?" It was that weird place I had never thought I would be. And I had to make a very rough decision to one: take a voluntary job demotion because I was travelling so much and I thought, "If I'm gonna be a single mom I can't be jumping on a plane constantly," and that hurt me more financially.

And then the housing market crashed and I couldn't sell my house. Cause I thought, "I'll sell my house and go someplace smaller." Couldn't sell it, so I had to make a decision to stop paying my mortgage. And it was really scary but I did it, I had to and what I didn't realize at the time is you can have perfect credit your whole life, you can never be late on a bill! You miss a big mortgage payment, everything's gonna start falling apart.

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FT: Yeah.

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NJ: [Chuckles] So I remember going to the gas station and putting my credit card in and it was declined. And that was my first sense of "Oh my gosh, I'm actually gonna be powerless right now. I didn't pay my bills and now I don't have credit, and what am I gonna do?" That was the first thought of "I'm in deep problems right now." And you asked about moments, there was another moment I was walking my daughter and my dogs, she's in the stroller and I'm walking, and I'm crying as I'm walking thinking, "My gosh, anyone who sees me would think I'm having this perfect life right now, I'm just not." And I caught a glimpse of myself in one of those windows that looks like a mirror that you see your reflection, and I just didn't recognize who I was. I was really overweight all of a sudden and I had things hanging on me that I didn't think belong there and I looked old and haggard.

I just didn't recognize who I was and that's when I got home and put my daughter down for a nap and I had one of those ugly cries and just thought, "I don't really know who I am right now. I used to be this person striving to be perfection," you know, I was so self-righteous about it all and thought, "Gosh, everyone should have the happy marriage and the perfect house and the nice car and look like this." And all of a sudden it was like, "Who was all of that for? Who am I? And I don't have any friends to talk to about this and this is just bad." And that was my rock bottom.

FT: You hit rock bottom!

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NJ: I remember so clearly. And you said, "What did you do to pull yourself out? Well, what I did - this was spiralling down hill for about a year. But there was about a 3 months of "this is really bad". And I didn't even wanna be here, but I had a daughter, and that was what was keeping me getting up in the days. That was all I cared about, was my daughter. And I remember thinking in that rock bottom moment that day, "What did I used to tell people in corporate when I was the

sales leader and motivating people? How did I get people fired up each day and to think about going after goals? So I said, "You know, I used to tell them, talking about writing out goals and making a vision board. But I'd never actually done it myself. And I just starting thinking about that and I said, "I'm gonna just do what I used to tell people! So I did. I sat down, I remember I picked short term, long term, and fantasy.

And I started with fantasy and I said, "If I could have like this new perfect life, what would I be? and I just wrote out crazy things, things that I thought were impossible, but I didn't care. What would it be? What would it look like? And then I went...

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FT: Well what was on the list? What was on the fantasy list?

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NJ: I had like, I would love the way that I looked so much so that I would be a fitness model. I thought, "That's really random!" Here I am in my late 30's and completely outta shape and I thought, "That would be a fantasy. I'd love the way I look and I'd be a fitness model on the cover of a magazine." I just thought that'd be cool. I could have a house that I could afford and not be stressed about, and I could look at the ocean everyday. I thought that was one of the things. And then I thought, "I could be in a really happy relationship again and this person would love my daughter". And then I said, "I would want to know that I made a million dollars that I made on my own that is not something I had to do for somebody else, it was something I created and did. That was a fantasy, a million dollars. And that I would have no debt. A list of things like that.

And I put lots of pictures of happy couples, happy mom and daughter, this ocean view. I put a million dollar picture, and I still have this vision board picture. I still have the vision board. I wrote a list of my goals and then I started making a vision board. I said, "Okay, if I'm not living this right now I need to look at it everyday and I wanna know what's possible." So I started tearing out of magazines, all of these little images, and made a vision board. And I put that up on my wall so I could see it every single day. And that's how I started.

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FT: And then what were the steps that you took? So I get the vision board, I'm a big fan of visualization. It's a huge way to motivate yourself and keep you focused. But then what was the first thing that you actually did that moved the needle in a material way?

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NJ: Sure. What moved the needle was, when I wrote down those goals, I started with the fantasy and made the vision board. But then I made long term, and I said "Ok, if these were going to be a possibility, what would have to happen in the next year?" That was my long term - what would need to happen in the next year? And I listed things like, I didn't say how I would do it, but I just listed. "Well, I have to get in shape," right? That was first. [Both chuckle] "I'd have to somehow find an affordable house." I just started listing what would have to happen. I listed that. And then I broke it down day to day, and I tried to detach myself from the long term and fantasy with that plan. I said, "If I were gonna just do 3 things everyday, 3 things that would move me in the direction of those things, what would they be?" I just wanted to list like, a list of like 30 things I could do that if I pulled 3 of those everyday it would get me towards the goal.

And I wrote thing like, they were specific, but they were not too specific that they wouldn't happen. I said things like, "I'm gonna drink more water. I'm gonna move my body everyday." I wrote things like - I didn't say anything I wouldn't do, I didn't say things like, "I'm not gonna eat sugar or fat." I said things that I was gonna add. "I'm gonna eat 7 fruits and vegetables everyday. [Chuckles] I'm going to read everyday a little bit more about the best nutrition. I added all these little things that I could add every day. "I'm gonna wake up and actually get dressed, not just be in my pajamas all day." [Laughs] I just listed things like that.

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FT: I love that. That's so liberating. Okay, let's stop for a second because I think a lot of times when we try to renew ourselves and lose weight or save money, we're like, "What can I reduce? What can I take away? What can I deprive myself of?" My gosh! This is so much more liberating.

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NJ: No I always say, and I know others have said it, it's not original to me, but I always wanted to secretly cheer when I hear it on a podcast or a TV show when someone says, "Think addition, not subtraction," cause that's exactly what I did. It was like, "What can I add?" Cause taking away is so negative. That whole deprivation thing, I mean, that's what got me to my rock bottom. Like, "I can't have this, and I can't have that." And it was, "What can I add?" There's so much good things you can add to your life. The more you add of the good, the less room there is for the bad.

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FT: Yes. And so fast-forward, Natalie Jill Empire. What aren't you doing today? It seems like you've added so much!

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NJ: So what happened was, and this won't be a long story but it explains what happened. I didn't have any friends when I was going through this. I really felt like I had a fake group of friends. It was this pretend person I was being that I had made friends, and I felt very alone and didn't have anyone to talk to. And I was lonely going through this. When I started deciding I was gonna start eating healthier, move more, I was gonna go for this "being super fit". Anyone I told that to just sort of shunned me, and it made me feel bad. So I decided to not tell them anymore. So just started online. I went on Facebook, and I was newer to the Facebook world, it was still new. And I had maybe 300 friends from high school and I started posting my food. I would take a picture of my Blackberry at the time of what I was eating, and post it and say what I'm eating. Or "What's for lunch?" and "What are you guys having?" I was looking for other people that might be interested in that too.

And I wasn't trying to sell anything, I wasn't trying to create anything, I was just sharing. And what happened was, people loved the authentic side of me. They loved the food I was sharing, they loved my realness, and they started connecting with me, and more people started finding

me. So if I posted a really great lunch picture for instance and a friend or an acquaintance commented, and then their friends saw it, it started spiralling until more and more people who were interested in what I was doing, gravitated towards me. And it started really growing and people started really asking about these recipes. And that's when the true personality of me - you know people always say "Oh you're such a true salesperson," and I don't look at that as a bad thing because I think a good salesperson is someone who's a solution finder to problems and helps bring together others. And that is who I am.

And what happened was, I started meeting a lot of women going through what I was going through. Maybe not as extreme, but they were interested in my recipes. And they said, "Why don't you make a recipe book?" And I thought, "I don't wanna make a recipe book! Do an e-Book. Okay, so I googled e-Book and I made with a PDF, my little ugly Blackberry pictures and I asked people what I should charge for it, and they said \$12 and I did. I just literally did it through Facebook, and my PayPal. It was easy! So I make an extra 60 bucks a day on my recipe book. And then people said, "Hey, how do you put this together? Cause you're looking really good in some of your pictures. How did you put these recipes together to lose weight. So I sat down another weekend and I wrote, what's now my 7-day jumpstart. And I wrote about what I did, starting with what I told you, the vision board, the goals, the kind of foods I ate. And I wrote this on a PDF in a weekend which it's been since really overhauled and a better job of it, but people bought it! And it took off. And it didn't take off cause I was trying to push it or sell it, it took off because I was sharing, people were asking, and people were telling me about their success and I was sharing those. And that's really what started Natalie Jill Fitness.

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FT: And how long did it take until you felt as though you'd come out on the other side of things?

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NJ: Sure. I started, as soon as I started connecting on Facebook and sharing the recipes, I didn't feel financially secure yet at all. I didn't even think this would be a business, but I started feeling more confident. I started feeling good. I had a purpose everyday. And I felt like I could start going for some of these goals and being that fitness model was one of them. And I thought,

"I'm gonna do that! I'm gonna be on 3 covers this year." And people thought that was crazy, and I just was gonna do it. And I did! And when that happened, I thought, "I can really accomplish any goal, and I believe what I've told people now." You can accomplish any goal you go after if you believe you can and you decide you will. And I came to a crossroad probably about 6 months into this where I felt like I was still working for corporate, but I felt like I wanted to be on Facebook all day! [Chuckles] You know? And more people say that's bad, but I felt this calling. "I wanna create more blogs and information, and share on Facebook. And I wanna talk to these people, and I don't really know why, but I just don't really care about my job anymore."

And obviously that caught up with me, and my company said, "You know, hey what's going on here?" I saw you on a magazine cover, you're on Facebook, what do you wanna do here?" And that's when I had to make that leap and I said, "You know what, I dunno how I'm gonna do this, but I'm gonna make it work. I'm gonna do it, I'm gonna find a way to do something with nutrition and fitness and do this online." And then I did! I didn't know how, I just did.

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FT: Yeah, talk about a crash-course in branding. But I also feel as though social media has really almost maxed out a little bit. I mean, right now, what does it mean when you have a million Twitter followers? I mean, that's more than what I have. I would love to have a million Twitter followers, but it's like at some point it just feels like you're collecting followers and unless you're really engaged, it doesn't mean anything.

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NJ: Yeah, and it's fine. I actually do not have a million Twitter followers at all. I do have a million Facebook ones, almost. But, I will say, people get so caught up by that number, and it's not about the number at all. It's about having real people. So I built my business with a few hundred people on Facebook. That's how it started. And it's almost a million there now, which is great, but that didn't stem from me just going after followers. So you want real people and connecting. And I always, when I talk about branding to people, I say, "When you're trying to build your brand, you gotta think about who your audience you're trying to reach is. Who you trying to help, and what solution do you have for them? And you gotta talk to them."

So I knew I wanted other women, especially. I'll help men too, but I knew I was gonna connect with women in similar situations that I went through. And I picked sort of an age group and I can visualize in my head what they look like, where they're living, what they're doing. And I picture how I was at that time, and I'm talking to them. And every single thing I share, or post, or talk about, I think, "Is this something that's gonna make them feel encouraged? Or is it gonna draw hate?" Cause you can scroll through social media and see all kinds of fitness people in thongs and showing off their body their selfie with their fake tans and whatever, not that there's anything wrong with a fake tan! [Both chuckle] But it draws hate. And these girls say, "Gosh there's so many haters, and why are people so mean to me?" Well, of course. Because if you think of that women that's totally depressed and can't even look at herself in the mirror and she is now scrolling Facebook and sees you in a thong, in her face, she hates you.

But if you think about "how do I make people feel that are reading and looking at my stuff," that's how you grow your brand. And whether is't fitness or business or anything, you just have to be real and you wanna help people, not put them down.

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FT: And you can't please everyone. So don't try to please everyone. Try to, as you say, really find your niche, your avatar, your target audience. And sometimes that's just a reflection of who you are. Think about what would you wanna see out there? And what is authentic to you? And really emulate that.

I'd love to transition now Natalie, to some So Money questions. We spent a lot of good - I really wanted to dedicate a lot of time to your story because I think it is so inspiring. And I haven't left us with much time to talk about money, but I'm gonna try to squeeze it all it. What's your financial mantra? Now you've been through a lot of financial turmoil, you've resurrected your financial life. What is now your one that you would scream from the mountain tops?

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NJ: Okay, I full-heartedly believe that scarcity mindset breeds more scarcity. So I realize now when I was in my negative, falling down that rabbit hole, I kept thinking about how I had nothing. "I have nothing! There's just more debt. I can't pay these bills. This is awful. I can't afford this." And it just kept bringing on more, and more, and more debt and problems. When you start believing that you are worth things and that you are gonna find a way, and you get rid of that scarcity mindset, things start to change. Because it's amazing how when you really start to believe that you're worth things and you know you're gonna find a way versus going, "I don't have", it change everything.

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FT: It's true. That scarcity mindset, man it can really set you back. I've had quite a few guests who have suffered with that, and struggled with that. It's really about thinking about how the world is abundant, how about that?

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NJ: Yes, and it can be in little ways too because I get that question. People say, "Well gosh I have nothing. I'm so down. How do I even get past it?" And it's so hard to give them like this "black and white" quick answer, but I do believe, and I'm certainly not a psychologist, but it does start with getting some self-confidence in yourself and believing in yourself. And I feel like everyone needs, not only someone else to believe in them, but they need to believe in themselves and feel that they're worth it first. And it's really an amazing transition.

I love giving my "first class" example. I'm gonna share this, which hopefully some people might relate, some might not. Some might wanna shoot me on this! [Chuckles] But think about you're travelling and you're completely flustered. Think of that day like you're traveling and you're late and you're rushing and you're sweating and the plane's hot and you're hungry, and you're like just really rushed and frazzled. And then you have to get on a 5 hour flight and you're all squeezed in and you're miserable and you can't get any work done, and you can't read cause there's babies crying, and you're hungry and there's no food. That whole, how miserable you feel for the next 5 hours. Everyone's had that day, right?

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FT: Yes!

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NJ: Where, but maybe if you had flown first class and paid a little bit more, [Chuckles] how you could've boarded early, they had food service, you have space, it's quiet. You know, you have your own bathroom, there's no noise. Like you'd probably get so much work done in those 5 hours if you needed to get done work. So that's maybe an extreme example, but that's my "first class" example I like to share. At what point do you choose to spend money or not spend money? Because you have to think about what you're gonna accomplish in that comfort time or when you're happy or feeling better. And to me it's worth it on things. And I look at that on everything. Yeah, do I throw away money and waste it on things? Absolutely not! But I have to look at what's my time worth, and what am I gonna get accomplished in this time. Is saving or not spending or not finding a way worth my sanity over the next 5 hours?

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FT: Right. No I totally get it. Spending more money can translate into more. And it's really though, you have to make sure you're maximizing that time. Some people would just sleep. And maybe that's what they need, hey maybe. And I'm a new mom, so sleep's like sacred in our house.

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NJ: But maybe that would be worth it to you.

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FT: Yeah, absolutely! So really taking advantage of the benefits that come with spending a little bit more money. When you were growing up, what was your perspective on money? What

would you say is one of your earlier money memories that has, now as an adult, stayed with you?

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NJ: Well, my dad always told me that we don't have any money. It was always, "We don't have any money. We don't have any money." [Chuckles] It was a constant line. We had this big house and nothing else, just cause he always said he had no money. And I've always had that in my head, and I think that's where I was sort of working towards having no money, because that's what I was always told I had. And then I had to work to shift that when I hit my bottom and became my real self and started doing what I wanted to do, and just being real and that's when it started to shift. But I think everybody does have that there was something that happened when they were younger or they were told or they believed. And it's a challenge to fix that, and I'm all for therapy and whatever means it is for self-improvement to get past that and believe that you're worth it.

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FT: Right on. Okay, we have gone through some of your failures and so I won't spend so much time on that because I wanna now get to success. What is your number 1 money success, a So Money moment? Was it maybe realizing that you had made 7-figures in a year or that it was that you were able to maintain the house that you were living it? What was it?

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NJ: So there was two things. The first big milestone was when I realized my 7-Day Jump Start that I wrote in a weekend, that no one thought I could do, I realized that I'd made a million dollars. That was huge for me! I mean that was just like a huge mountain. I felt like I could conquer the world when that happened. It was like, "If I wrote this in a weekend and I made a million dollars on it without paying for advertising or marketing, or doing anything tricky or you know. Just talking to people!"

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FT: What'd you sell it for? How much was it?

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NJ: \$37.

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FT: And you sold it just on your website and through Facebook?

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NJ: I sold it through Facebook and on my website, and it made a million dollars in downloads.

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FT: Oh my gosh. Right on!

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NJ: So it's since been redone and we've added more products and all kinds of things have evolved from that. And not only did it make \$1 million, it helped 100's or 1000's of people. That made me feel - and I changed other people's lives. It was crazy. It's 10's of 1000's that I sold, but just those people influencing others and how it spiralled, and it was just amazing. So that was huge. And then the next thing is my now husband, this is funny. He came from that scarcity mindset and he's very smart. And when I met him, he was an entrepreneur that had not been successful at many things. And he's so talented and smart, and what was amazing to me is watching how he would hear me and how his attitude started changing.

And when we booked a trip to Hawaii - he'd never been to Hawaii his whole life, and he's 39 now - and he booked a trip for a week at 4 Seasons and didn't glimpse once about the money and booked one of those crazy cabanas just because we could do it. And he was so proud that

day, and he felt like he was worth it, that was huge to me. Because I saw, "Oh my gosh, this works!" This mindset shift works and him believing in me, and me believing in him, we did this.

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FT: That's great. And now you can celebrate!

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NJ: Yeah. And it's great. And we're not frivolous. We live in a small house, but we like to enjoy. And if we wanna treat ourselves because we think we're worth it, sometime we do.

[00:27:46]

FT: Yeah! You make a million dollars on a weekend idea, I think you deserve a cabana! I'd say. I can tell you're very good at keeping good habits. You had to in order to really become who you are today from your pitfalls, from your marriage and losing the house almost, and retirement savings depleted. However, what would you say now that you've gone through all these experiences, that there's maybe one habit - a financial habit - that has carried you through it to make sure that you've maintained financial health.

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NJ: Sure. So I always, and we - actually we were talking about this yesterday. My rule is, I wanna know that if everything fell apart tomorrow, if Facebook went away, if all social media was gone, my website crashed, something happened, the Internet's no longer. Would I be okay for at least 6 months without panicking? [Chuckles] That's how I look at it. Would I be okay? Would I have to not change a thing for at least 6 months. And I pick that 6 months number because obviously I'm not gonna do nothing for 6 months, but it feels safe to me. And I don't make any decisions that would throw me out of that. So I wouldn't buy a bigger house or do anything that would throw me out of that unless I felt I had that 6 month place for me.

[00:29:01]

FT: Exactly. Like you're not gonna keep status quo, and spend and spend and spend for those 6 months while you're trying to think things through.

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NJ: No. And I'm certainly not an expert with things like renting or buying, but I feel even now after going through housing market and losing so much money and having to get rid of my house that you make decisions that make sense for your life. For me, I would almost rather - if I'm ever gonna do a bigger house - I would personally rather rent, because to me it's temporary. I could change that situation at any time, where taking on these crazy mortgages would stress me out. And I think that's a personal choice for everybody, but I feel it's okay to live the lifestyle you deserve and want to, as long as you're not gonna create this big stress-mess for yourself where you do get depressed and can't keep up.

[00:29:45]

FT: Right. Oh because we know people who make a lot more than you who are in financial dire straights because they're not planning, they don't have the cushion. They're spending and not saving. So you have to, even when you make a lot of money, you have to keep your mind on the money. Live below your means.

NJ: Yes.

[00:30:01]

FT: Alright, Natalie. Ready for some So Money Fill in the Blanks?

[00:30:04]

NJ: Of course!

[00:30:05]

FT: Okay! If I won the lottery tomorrow, \$100 million, I would _____.

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NJ: Nothing would change. I would still do what I do. What I would do, is I would definitely get heavily more involved in charity stuff for sure. Cause there's a couple I've been really looking at, but I really wanna make an impact with something. And I would definitely hire some more help just to free up time so I could have more free time. But nothing would change. I would still do what I do.

[00:30:34]

FT: Outsource. I'm all for that.

The one thing that I spend on that makes my life easier or better is _____.

[00:30:39]

NJ: Um, comfort! I do. I love comfort. I'm not the kind of person to go buy a \$50 pair of shoes because then my feet hurt. You know, I'm gonna spend on the nice ones and feel good. Or I am gonna fly what makes me comfortable, when I'm flying. So I'll spend on comfort because it makes my life happier, less stressful, and easier.

[00:30:58]

FT: Yes. Oh yeah, it is all of the above. It's easier, better, all of the above.

My biggest guilty pleasure that I spend a lot of money on - guilty pleasure: _____

[00:31:08]

NJ: Oh my gosh, spa stuff! You can sucker me into a massage, no matter what the cost is. I'm not good at negotiating those. [Laughs] So spa stuff, I definitely I can get lost in a spa. There's something about massages and facials and all that that just puts me in a trans, and I love it!

[00:31:22]

FT: Oh, you don't have to tell me!

One thing I wish I had known about money growing up is _____.

[00:31:28]

NJ: You can always make more!

[00:31:30]

FT: Yes. And I think we should give this message to women more and more. That the world is abundant! If you believe in yourself and you work hard, the money is out there to fetch.

[00:31:42]

NJ: At one point I was \$1.4 million in debt! I was like, "How am I \$1.4 million in debt?" I had nothing. And I got it back.

[00:31:51]

FT: Was it the house? It was the mortgage?

[00:31:53]

NJ: It was the house, it was the stock market crashing, it was what I borrowed against the house, it was our divorce, it was everything. It just piled up and my credit report said I owed \$1.4 million.

[00:32:03]

FT: Oh my goodness.

NJ: And I couldn't breathe!

[00:32:05]

FT: Okay, well breathe! Breathe now. You can breathe now! And you mentioned donating and that you'd like to donate when you win the lottery, where do you donate now?

[00:32:15]

NJ: I do donate now to causes that I'm personal with. I have a friend, for instance, I love. I'll give her a little shout out - The One Love Movement, cause she helps homeless kids cause she was an orphan who was left at 2-years-old. And she's been very passionate about helping homeless kids. So I like to help her when I can. I like to help stories that I'm attached to, I'm personal. I would love to take a bigger role on something and really get involved rather than just helping a little bit along the way, which I'll always do. But I'd like to get more involved in one big cause.

[00:32:45]

FT: And I'm Natalie Jill, I'm So Money because _____.

[00:32:49]

NJ: Oh my gosh, cause I'm real. I think I'm real. I'm authentic and I think we miss - I always say I share everything. I'm an open book. I'm not trying to be - I spent my whole life trying to be somebody, trying to pretend. I was a fake person, and I think because I'm real and authentic, that's when my success really started to happen and my real relationships and friendships started to come out.

[00:33:12]

FT: And we're so happy for it. You deserve all of your success Natalie. Thanks for sharing your journey with us, and for being so open and honest. We really appreciate it! Good luck to you.

[00:33:21]

NJ: Thank you so much!

[00:33:25]

[END]