## EPISODE 292

[SPONSOR MESSAGE]

[0:00:34]

**FT:** Creating opportunities by starting your own business is one of the most empowering things you can do for yourself. However, it can also be overwhelming at times. The secret to getting more done isn't about finding more time, but rather finding the right tools. Our friends at FreshBooks couldn't agree more!

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[INTRO MESSAGE]

[0:01:38]

FT: Welcome back to So Money everyone. Thanks for joining me! I'm your host Farnoosh Torabi. Well ahead of introducing today's wonderful guest I have to quickly share with you the charity fund raiser and competition that's going to be going on all month here at So Money, the entire month of November, in tandem with a charity fund raiser/competition going on with Joe Saul-Sehy'ss podcast. Stacking Benjamins

To tell us all about that, I brought on Joe and Joe, here you go, take the mic, you invited me on to this little fund raiser of yours and I am excited but also a little nervous.

[0:02:14]

**JS:** Farnoosh, I'm way excited that we're doing this together, we can raise a bunch of money for charity. And I love this, at the end of the year with Thanksgiving, for people in the United States, we end the month of November with Thanksgiving. And I thought, "What a great way for our community to help another community that might need it."

So we are going to be raising money for the Texas 4,000, which is a 4,000 mile bike ride that University of Texas students take to raise money for cancer research and cancer related causes. I know that they give a lot of money the M.D. Anderson Hospital, one of the premier cancer treatment clinics in the United States, in Houston Texas and then they also give it to worthwhile research or facilities around the nation.

We're going to be raising money at Stackingbenjamins.com/texas4000. It's cool because our organization Farnoosh, has a lot in terms of where the money goes, a lot in common with what you're raising money for. Talk about that for a minute?

[0:03:13]

FT: Yes! Well thank you that was a nice transition. So I have chosen, your team here at So Money has chosen the largest student-run philanthropy in the world near and dear to my heart as well because I was a part of this when I was in college. It's the Penn State IFC Pan Hellenic Dance Marathon. It's affectionately known as THON and it's a year long effort to raise money and awareness for the fight against pediatric cancer.

It's raised over \$125 million for the Four Diamonds Fund at Penn State, Hershey Children's Hospital. Next year's THON, 2016 is what we are fund raising for now and that will be taking place February 19th through the 21st. It's a 46 hour dance marathon, I did it and I survived. It was life altering but of course it's for an amazing, tremendous, and important cause.

Thon.org/somoney is where you can go to contribute. I know it's high season for canning and this is a way to join in on the fun, anything you can do, know that it will be well spent. Over 95% of funds go to the families.

[0:04:22]

**JS:** That's so great. And the rider that we're riding for, who is riding in the Texas 4,000, her name is Shelby Schreiber, her father was a single dad raising her Farnoosh and when she was in high school, he started feeling bad. Went to the doctor, it turned out he had terminal cancer and he passed away when she was just in high school.

Here she is without a dad and now she decided she's going to ride this 4,000 mile bike ride in honor of him. They spend no money on the bike ride. All the food along the way, all the housing along the way has donated too. So I love these organizations but, Stackingbenjamins.com/texas4000 and I hope together we can raise a lot of money.

[0:04:58]

FT: I think we will. Thanks Joe.

[0:04:59]

JS: Thank you.

[INTRODUCTION]

[0:05:04]

FT: Now on to today's guest, she is a nutrition and life coach who is also the Co-Creator of the 2004 Oscar Nominated documentary that shook up the fast food nation, you know it, it's called Super-Size Me. Alexandra or Alex Jamieson is also a bestselling author of a number one book on Amazon out earlier this year entitled *Women, Food and desire: Embrace your cravings, make peace with food, reclaim your body.* 

Alex has been featured in top news outlets and publications across the country including the Today show, Oprah, Dr. Ross, CNN and countless others. Alex also delivers inspirational speeches and workshops around the globe, she was named L magazine's coach for January 2015, she's also launched her own podcast called the Crave Cast, it debuted number one on iTunes in the alternative health category. On the show she talks about new insights into cravings and desires and how to achieve happiness and wellbeing that we all strive for.

Some take away from our conversation include how our personal weight attributes to self-worth, which then attributes to net worth, how a personal investment in herself yielded a 600% return. That time she was on Oprah, which I had to ask her about, but why it was probably the worst professional day for Oprah, yikes.

Here is Alex Jamieson.

[INTERVIEW]

FT: Alex Jamieson, welcome to So Money, my favorite character from Super-Size Me. Never thought I'd have the opportunity to connect with you but here we are, welcome to So Money.

[0:06:47]

AJ: Thank you, it's so fun to be here with you.

[0:06:50]

FT: Let's go back to Super-Size Me for a little bit because that was sort of what put you out there on the map in some ways. What was that experience like for you in terms of the aftermath, that documentary I would say single handedly changed the way that McDonalds handles a lot of its menu? How did it feel to be part of something that really has such a global impact?

[0:07:14]

**AJ:** It was so unexpected, it was such lightning in a bottle, perfect timing, perfect subject and Morgan and I, we were dating at the time, we're now divorced and co-parenting a wonderful little boy. He was a budding film maker and I was a new healthy chef and health coach. It was really just combining our loves together, we had no idea if anyone was ever going to see this movie.

[0:07:42]

FT: Really? You thought that?

[0:07:44]

**AJ:** We had the best of intentions, it was Morgan's first feature length documentary that he directed and produced. I had never worked in film before. You have big dreams and you hope they come true and we really had no idea how big. It was a global phenomena, we went over 25 countries, figured it premiered.

[80:80:0]

**FT:** Amazing. After that I can only assume there were so many opportunities coming your way, what was the next step for you? What were you gravitating most towards?

[0:08:19]

**AJ:** I was so excited when I was approached by a publisher immediately when the film was getting some news because I had always wanted to write a book and I never thought that it was going to happen so soon. Just the opportunity to write a book, put all my recipes in, and I'm only a couple of years out of culinary school and here I get this chance to write a real book, that was fantastic. Then of course going on Oprah, that's like everyone's dream.

[0:08:48]

**FT:** I had a few guest now who have been on Oprah. I have to ask what was the — you have these dreams of being on Oprah and then you're on Oprah. Were the expectations met or were

there even some things that you didn't even think would happen that happened? How did you feel, what was Oprah like? Give me some of the goods.

[0:09:12]

**AJ:** Give me something. I have to say it was probably the hardest day of Oprah's professional life, it was kind of the worst day to be on her show.

[0:09:19]

FT: Oh no! Why?

[0:09:20]

**AJ:** It was the day she looked in the camera and talked about the author of *A Million Little Pieces* and how he had lied and how bad she felt and how she was now changing how she did books and it was a really emotionally tense day.

We didn't get to hang out with her or anything, usually we heard that she would come to the green room and say hello and I think it was just a really rough day for her. So I can't blame her. I was a little disappointed.

[0:09:45]

FT: Did you feel that in the interview as well?

[0:09:48]

**AJ:** She's an amazing professional, she is on when the camera's on, she immediately directed her attention to us and the topic at hand. I think it was a really valuable show. Gosh, I can't imagine getting on TV and for the millions of people and having to go from that crest fallen, emotional announcement and then go, "Okay, now we're going to talk about the minimum wage and fast food."

[0:10:13]

**FT:** My gosh. Well, I remember that episode. I guess everyone has their unique experience with Oprah, that's crazy. But you were on the show and I'm sure that has its ripple effects.

[0:10:25]

**AJ:** Absolutely did. We got to be on a lot of shows and talk about food and health and our passions and have an impact and that's a dream come true right there.

[0:10:36]

FT: Something that I learned about you when we met, you and I met at a sort of a dinner party in New York where I had the privilege of being there, being invited, getting to meet with you and some other amazing women and one of the things that you shared with us was that you had this public backlash because you were on the record as a vegan and then decided I don't want to be vegan anymore and that was a very difficult time for you because it really, you were bullied online, off line. And so that kind of was the impedes perhaps of some of your later work. Could you take me back to that time period for just a second and share kind of what the lessons learned were and how you transitioned to now, what you're doing today with food and empowerment and women?

[0:11:25]

AJ: Yeah, so I was vegan for over a decade and the first book that I wrote after *Super-Size Me* about how I helped Morgan heal his body after eating nothing but McDonalds for a month, that was all vegan recipes and then two more vegan cook books. I like to say I was professionally vegan for 11 years and in my mid-30's after having my son and going through the stress and the ups and downs of now getting separated into divorced and single parenting and all this and my body just really started to fall apart. This diet that had served me so well was now not working anymore and my hormones were tanking, I was exhausted and depleted and severely anemic. I started craving meat. This was bad, this was not good for my...

[0:12:17]

FT: What does it feel like to crave meat? How did you know you were craving meat?

[0:12:21]

**AJ:** Because I had grown up an omnivore, so I remembered what it tasted like and how it felt in my body. I think that's one of the things I'm really happy to have grown up with was parents who really put a lot of emphasis on healthy food, even though I totally rebelled against it for 10 years but that's another story.

I knew that food impacted health and I would go out to restaurants with friends while I was vegan and I would see and smell the salmon or the burger or the steak that other people were eating. My mouth would just start salivating. Like I wanted it and I tried everything in the vegan framework to fix the health problems that were newly developing and nothing was working. I thought, "If I can't allow myself the same compassion to listen to my body like I teach my health coaching clients, be kind to your body, listen to what she's saying," but I wasn't allowing myself to do the same.

So I secretly started eating meat. Because I was afraid to do it publicly. I really was in hiding for a couple of years. Yeah, because I talked with a couple of girlfriends of mine who were also publicly vegan, websites and blogs, etc., and they said, "What about your brand?" I said, "What about my body? I'm falling apart here and nothing's working." When I finally started eating animal protein again, my hormones turned around, my anemia turned around and everything got better.

[0:13:57]

**FT:** Did you consult with doctors, obviously you did, but what did they have to say as well with your transition?

[0:14:04]

**AJ:** It depended on who you asked. There are some doctors out there that I first spoke with who are more invested in the vegan lifestyle and would say, "Stick with it, try this, try that." There was another doctor who was a more functional medicine doctor and he said, "Everyone's different, there's something called bio-individuality where every human body needs something different and not everyone can thrive on the same diet."

But what's challenging for us is being able to listen to our own bodies and our own needs and find what works for us because food is so personal, there's such a moral weight put on it especially when you are vegan and now I see why. Because it's hard for people to listen to their own truth, their own body because there is so much moral language around it and like you said, when I came out of the vegan closet, I was really flamed online. Thousands of comments, death threat emails, I lost actual friends, it was really challenging.

[0:15:13]

**FT:** Over what we choose to put in our mouths, it's crazy! Crazy, crazy. So your new book is called *Women, Food and Desire*, also congratulations on your podcast, the Crave Cast.

[0:15:25]

AJ: Thank you.

[0:15:26]

FT: So much important work that you're putting out there. When you were writing *Women, Food and Desire*, and the subtitle by the way is *Embrace your cravings, make peace with food, and reclaim your body*. Of those three steps, what's the most important or what's the most that comes up often? I find that cravings we struggle with, but I find the whole making peace with food is something that I, even personally can relate to. It's like, you eat, especially now with Thanksgiving coming up and you're going to stuff your mouth, stuff your face and then as soon as I'm done with that, what do I feel, what's the first emotion? Guilt.

[0:16:01]

**AJ:** Right, right. I have people come to me and they say, "I'm an emotional eater," and their shame in their voice. I say sweetheart, we're all emotional eaters. Humans are emotional creatures, you can't take the emotion out of food, even the big bulky guy who goes to cross fit and he's supposedly like eating for fuel.

There is an emotional component to that, there's a reason why he is doing it that way. Taking the shame and judgment out of food, reconnecting with it and just having it be food and having it be enjoyable and not making it be your only form of therapy or escape. That's a lot of work for a lot of us.

[0:16:45]

**FT:** This book, what I like is that, while it's about your health and it's about living a healthy lifestyle, being empowered, it's psychological more than anything. It's not about recipes and dieting, it's tat at the end of the day to have a healthy relationship with food, it's about your mindset.

So what would be one important mindset shift that you find many in this case women need to make and men perhaps. In order to start making progress, start being more in control and empowered by their food decisions.

[0:17:23]

**AJ:** This is a little controversial but I'm going to go straight for the big one which is, in this culture, in the western world, because of how we're raised, the religious and the media influence is that we have. Sex is very dangerous, it's coded as dangerous for women from a very young age. So food becomes our "safe sex", it becomes our one of our only easy sources of pleasure. So in the book, skip directly to chapter eight for the juicy, juicy. I really go into the relationship between our comfort with our own sexuality and our desires for food and how those two play together and how you can begin to take away some of the shame of both because they both play to our value based on our body image.

[0:18:18]

**FT:** I hear you. What kind of studies are there around this? Because I feel, now that you're saying this, it makes complete sense to me and I just wonder is there a science behind this, have they studied this?

[0:18:29]

**AJ:** Absolutely. I just became certified in applied positive psychology earlier this year and vitality, how you view your body and how you take care of yourself and how you embrace your sexuality, have such a huge impact on how you feel in your body.

And if we always feel uncomfortable, unworthy, unlovable, we're going to try to find ways that make us feel better. That creates a lot of food addiction, it creates a lot of shopping addiction, it creates any, all sorts of ways to try to soothe the discomfort, the emotional and the physical discomfort that we feel when we hate our bodies.

[0:19:16]

**FT:** Wow, okay. So the show's about money, we haven't really touched on it yet, sometimes I wonder, maybe I should just do a show about other things, which is kind of fun with this podcast. We end up talking about so much else besides money.

[0:19:30]

**AJ:** Well I have to say, the self-worth question that comes up for women in relationship to their physical appearance is so huge. There are studies that show, the people that are considered more attractive actually make more money over time and how much we weigh, how old we are, how we think we look affects our confidence, which affects our ability to ask for a raise, go for the promotion, step out and take risks in the work place. So I think these things are connected.

[0:20:01]

FT: Absolutely. Health comes up a lot on this show and wellbeing. Well what is your financial philosophy Alex? I have no idea what you're going to say, but I'm curious to know, your money mantra?

[0:20:17]

**AJ:** I invest in myself and I encourage others to do the same. Now I do have a retirement account, I do for sure, but I have invested over and over again in my education. I'm not just a certification junkie but I actually really see positive psychology is the next wave of mindset of health and wellbeing and I want to be in on that. And I know that by going back to school and spending four grand on a certification, six months of education that that's going to help my business and it's going to help me in the long run.

[0:20:56]

**FT:** So give us a specific example of that? I know you just mentioned you got certified in a particular — what was it again?

[0:21:03]

**AJ:** Certified in applied positive psychology.

[0:21:05]

**FT:** Applied positive psychology. How has that, in some ways, what's been the ROI on that, if you were able to measure it?

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**AJ:** Well, I've incorporated positive psychology interventions based on real scientific data into my programs, like I have an eight week cravings cleanse that people come to and it's all

functional nutrition-based. It's the foods to eat to help your body heal and have the energy that you want.

And the mindset, like we were talking about before, the mindset with food is such an important part of transforming how you eat in relate to food that I had to infuse something that was science based, psychology based. That has been amazing, I've made six times more than I invested in that certification program just in my last launch of the cravings cleanse.

[0:21:57]

**FT:** Wow. Yes, because I think that it just substantiates what you're saying and it just validates everything that you're saying even further and some people just need that in order to kind of get over any uncertainty they may have about whatever you're offering them correct?

[0:22:15]

**AJ:** Yeah, they love it. A lot of the women that choose to work with me are super educated. PHD's, multiple masters, they run companies, they want something that really works. So I got to keep up on my knowledge.

[0:22:28]

FT: Yeah especially, I don't know if you feel this way, but in the world of coaching there is a bit of delusion, in the world of coaching. I think everyone wants to be a coach who is coaching but only certain people are really going the extra mile to deliver not just feelings and thoughts but substantiated evidence behind those feelings and thoughts.

[0:22:49]

**AJ:** Absolutely, that's what I loved about this positive psyche program that it's really science based.

[0:22:55]

**FT:** Yeah. Well what would you say is your greatest money memory growing up, how did you learn about money as a child, what was your exposure to it?

[0:23:04]

**AJ:** Wow, this really goes to the heart of my relationship with money, this is a tough one. My mom who had just passed away a couple of years ago she went into bankruptcy twice and when she passed away, she was in like \$80,000 in debt. I remember when I was about 11, we were at the grocery store and I asked her loud enough, not on purpose, but loud enough so that the cashier could hear, "Do we have enough money for the food?" And my mom was livid! She was so angry with me that I drew attention to the fact that we didn't have enough money.

I carried around this kind of fear and guilt like talking about money and scarcity is like scary and don't do it. Money became kind of scary for me. I always had enough, I'm good at making it but I wasn't really good at saving it. I think growing up with a mom who had her own money issues, and again the two bankruptcies, I just had this really complicated relationship with it. I thought, "Well I don't understand how it works." I'm not in debt, I've paid off all my debt but I haven't saved a lot of it. So it had a big effect on me.

[0:24:19]

**FT:** Yeah, growing up, feeling like you can't really talk about money, especially in a household where there is this level of scarcity, the sense of scarcity, I can only imagine. Now as an adult, how do you reconcile that?

[0:24:34]

**AJ:** It's taken a lot of work, I've put a lot of work and time into changing that framework and it's still a process that I remember when I bought the book *Your Money or Your Life*, which came out decades ago.

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FT: I remember that book.

[0:24:48]

**AJ:** It really transformed how I thought about myself with money. I realized, "Oh I know how it works, I understand derivatives but know how to balance a check.:

[0:24:59]

**FT:** Don't worry about understanding derivatives. It's better that you don't understand derivatives okay?

[0:25:04]

**AJ:** I paid off all my school debt when my first book came out. I consistently pay off my credit cards, I don't have any debt. That alone makes me kind of an outlier in America. I have a retirement account that makes me an outlier. I'm like, "Wait, maybe I do know money," it's just this old story from when I was a kid that we don't get it and we don't have enough of it.

[0:25:31]

FT: Change your story, change your life.

[0:25:33]

AJ: Absolutely.

[0:25:35]

**FT:** Failure, speaking of bankruptcies and starting out, feeling intimidated about money. As an adult, would you say you had a financial failure of sorts and how did you work your way out of it?

[0:25:49]

**AJ:** Yeah, gosh, where do I start? I've been in business for myself for about 14 years and over that time, I have invested a lot of money back into my business. You know, website redesigns and training programs etc. There were times when I would spend many thousands of dollars on something that I thought will have a big return on investment. And it either didn't move the needle or just flat out didn't work. There were times when I spent a lot of money on something that I thought would bring my business to the next level that just didn't.

Specifically like working with a coach and who after a couple of years I realize like, "We really do not have the same vision in mind for what I'm doing here." And I always learned something from the people that I work with but sometimes you get to the point where you realize, "This isn't — our paths need to diverge now, it's time to move on." I try not to look at those things as a total loss or as a failure just as a learning process but sometimes you, "Oh man, I wish I had that \$10,000 back."

[0:27:00]

FT: Yeah, that would be nice. Honestly I don't know any entrepreneur who hasn't had that path. Including myself, I have just even recently it happens. I think it was Barbara Corcoran who said that when she was starting out her business, sometimes you just have to throw money at things and you don't, you hope for the best. It doesn't always work out in your favor but it's sometimes you have to take these risks.

[0:27:28]

**AJ:** You do and here's the other thing, I'm really the first entrepreneur in my family. I didn't have anybody to tell me that this was okay, that you're going to lose money sometimes, it's going to be alright. I've since learned I have mentors, I have good friends who are entrepreneurs in their own right and I'm like, "Okay, I know Richard Branson has lost millions of dollars, it's going to be alright."

[0:27:52]

FT: Yes, billionaires declare bankruptcy and then get back on their feet. When it comes to success, you've already mentioned a couple of examples, paying off your student loans with your book advance, getting the book deal, what would you say though is your So Money moment Alex? A time when you just experienced such financial greatness, you felt really proud and just was probably the number one moment financially?

[0:28:20]

AJ: Wow, I mean paying off my school loan was huge.

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FT: How much was that?

[0:28:26]

AJ: Oh I've done it twice. Oh awesome!

[0:28:28]

FT: [Laughs] Glad I could remind you.

[0:28:32]

**AJ:** Yeah, thank you. So I paid off my four year university of Oregon loan, that first time, that was great. And then I went back to culinary school right before I met Morgan and we made Super-Size Me. I went to my dad and I said, "Dad, I need to go to culinary school, this is my path," it was.

And I said, "Can you sign another loan for me? I need another loan of \$16,000." He said, "You know what? We believe in you, we believe that you'll pay us back," and when I paid that loan off

again, I was so happy to call my dad and say, "Hey, I paid it off again," and it was such a great moment.

[0:29:10]

FT: Yeah, being able to pay back your parents, certainly, it goes down in the books.

[0:29:15]

AJ: Yeah.

[0:29:16]

**FT:** What would you say is your number one financial habit that you have that helps with the fact that you're able to stay on track with your money, save well, invest etc.

[0:29:30]

**AJ:** With my fiancé Bob, who is awesome, we have monthly money dates. I got to say, financial transparency is so sexy. I love it.

[0:29:42]

FT: What do you do on these dates?

[0:29:44]

**AJ:** We have a shared bookkeeper who is one of his oldest friends and we get on a conference call, the three of us once a month. We go over both of our personal expenses and then my business expenses and then it's total transparency. We have our goals in mind, she knows our goals, we talk about what's going on, we adjust things, it's great.

It's challenging sometimes. Because sometimes there's months when I overspend. "Oh god, I got to rein it in," but they're not judgmental about it. They don't shame me, they're supportive, it's great.

[0:30:18]

**FT:** Good thing that you catch it that month as supposed to six months later you've been on a spending spree and not really conscious of it. At least when it's every month, you can rein it in easily, more easily then — the damage is only so much I guess is what I'm trying to say.

[0:30:32]

AJ: Right.

[0:30:34]

**FT:** Awesome, well Alex, you've been really great. I want to end here with some So Money fill in the blanks. This is when I start a sentence and you finish it, first thing that comes to mind.

[0:30:43]

AJ: Okay.

[0:30:44]

FT: If I won the lottery tomorrow, let's say you won power ball over a \$100 million, the first thing I would do is \_\_\_\_\_.

[0:30:52]

**AJ:** I would take Bob and my son Laken and go on a big snowboarding vacation over at Christmas.

SM 292	Transcript
[0:30:58]	
FT: Nice, where do you guys ski, snowboard?	
[0:31:01]	
AJ: I have to go back west, I live on the east coast now, it's so horrible to California!	out here. Please take me
[0:31:06]	
FT: Yeah, I heard that. People go out there, I've never skied out west s bucket list.	so, someday, that's on my
[0:31:13]	
AJ: I'm a total snow snob now, it's terrible.	
[0:31:17]	
FT: Well at this rate, I don't know if we're getting any snow on the east in November, what's going on? Its' a little scary.	coast, it's like 70 degrees
[0:31:23]	
AJ: Let's go to Switzerland, you and me, I just won power ball, I'll take	all of us.
[0:31:25]	
FT: Alright. Everyone on the show even the audience. One thing that I life easier or better is	spend on that makes my
[0:31:37]	

**AJ:** I know, I've listened to your show so I know I'm not the first person to say this, but the twice a month house keeper that comes in, I love her so much!

[0:31:45]

FT: I know. There's something that happens to me mentally that when I walk in into my house and everything is where it's supposed to be and there is a certain nice ammonium smell that's going out throughout the house. It's probably killing my brain cells but it's so awesome. And it's short lived because by 6 o'clock that night, everything's a mess again. It's like an hour of peace, is that the same with you?

[0:32:13]

**AJ:** It is, it's beautiful, you walk in and it's like a sanctuary. I just want to sit on the couch and not touch anything.

[0:32:19]

FT: [Laughs] I want to go like dress up, I feel like I have to play up to the cleanliness of the house. Yeah, well it's a popular answer for a reason on the show.

One thing that I splurge on, lots of money that I would not do it any other way. It's a lot of money but you know what? It's worth every penny is \_\_\_\_\_.

[0:32:43]

AJ: Okay, so there's two things. One is groceries and the other is books.

[0:32:49]

FT: What are you reading right now?

[0:32:51]

**AJ:** Oh my gosh, 18 things! I cannot stick with one book, I'm reading *Come As You Are*, which is a woman's health and sexuality book, it's amazing. I'm reading *Soul Craft* about this how to use nature as your spiritual practice, I'm reading *Stand Out* by our friend Dory Clark.

[0:33:13]

FT: Oh yes, Dory's been on the show, she's fantastic.

[0:33:16]

AJ: She is.

[0:33:17]

FT: It's how we met actually, she connected us. Okay, one thing I wish I had learned about money growing up is \_\_\_\_\_.

[0:33:27]

**AJ:** Oh gosh. I wish that I had learned how to be a regular small increment saver. Like over time little bits add up to big change. You know? I wish I had learned that earlier because now I'm doing it, I'm like, "Dang, I wish I had done this when I was like 25."

[0:33:45]

FT: Yes. I know, one thing I hear often from anybody really who is no longer in their 20's, I just wish I had started at some point even if it was just \$25 a week, which I definitely had when I was in my 20's. I think because we think saving money means saving big chunks of money and out of every paycheck and that can be intimidating, I don't have the money so we don't even do it. But yeah, I hear you.

wonderful reason to bring the family together. I think that's just lovely, I love it. Okay, and last but

not least, I'm Alex Jamieson, I'm So Money because \_\_\_\_\_.

SM 292 Transcript [0:35:34] AJ: I'm So Money because I'm out of debt and have a nice IRA account. Finally! [0:35:39] FT: Woo-hoo! I'm so money because I'm so boring, but you know what? I'm going to retire well. [0:35:44] AJ: Yes. [0:35:44] FT: Really, these are the things that we have to do that's not sexy but you just got to do it people, just do it and then get on with your life as you wish. [0:35:53] AJ: Yeah, love it. [0:35:54] FT: I love it. High five, virtually. Okay, thank you so much Alex, truly, it's been awesome to connect with you and I look forward to hanging out with you on our neighborhood because we're both Brooklynites. [0:36:03] **AJ:** Thank you, I can't wait, thanks for having me on. [END]