

**EPISODE 420**

[SPONSOR MESSAGE]

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[INTRODUCTION]

[00:01:23.0]

**FT:** Welcome back to So Money everyone. Thanks for joining me. I'm your host, Farnoosh Torabi and its Motivation Monday. So I thought it would be really cool to have on Christine Hassler on the show. She is a life coach, bestselling author of multiple books including *Expectation Hangover*, *The 20 Something Manifesto*, and *20 Something, 20 Everything*.

I am 36, Christine I think is around my age and I relate a lot to her experiences, going through her 20's in Los Angeles. I was in New York working in very intense industries, getting burnt out, experiencing what some of us might call "a quarter life crisis", been there done that. Raise your hand if you know what I am talking about.

For her, her quarter life crisis as an agent in Hollywood, believe it or not, at 25 she became a very powerful agent in Hollywood, was the turning point for her. It was the "aha" moment, it was

the light bulb moment, it was everything and she quit her job and what followed was not immediate success but more like a series of more pain and disaster.

It was only after that that she realized that she had a bigger calling in life and it was to be a speaker, a retreat facilitator, a spiritual psychologist, a life coach. Christine now host her own top rated podcast called Over It and On With It and she believes that once we get out of our way, we can show up to make the meaningful impact we are here to make.

I have to say this was one of the most inspirational interviews I have ever done. I took a lot of notes. I think I walked away feeling I had a lot more clarity around some of the more underlying feelings, the subconscious feelings about success and money and what it means to be fulfilled. I think you're going to like this interview a lot. It's a great way to kick off a new week.

Here we go, here is Christine Hassler.

[INTERVIEW]

[00:03:17.9]

**FT:** Christine Hassler, welcome to So Money.

[00:03:20.6]

**CH:** Hi, I'm so happy to be here.

[00:03:22.0]

**FT:** Yeah, you're background as a Hollywood agent at 25, then transitioning to life coaching and now you have a podcast and you have bestselling books, I want to dive right into your journey and starting with your time in Hollywood. How long ago was that?

[00:03:38.5]

**CH:** A little over a decade. I started when I was — I graduated early so I was barely 21 years old when I moved down here.

[00:03:47.7]

**FT:** So you were given a lot of responsibility at that age in a high pressure environment. Tell me a little bit about your day to day at the peak of agenting and also the time when you decided to leave. But what was your life like back then?

[00:04:03.7]

**CH:** Like a different world. It feels totally like a different life. It was high pressure and often toxic. So for me, what really drove me to move out to Hollywood and I think it is true for a lot of people was massive insecurity that I compensated for by being extremely driven and I had something to prove to the world, right?

So I had this ambition and this drive and I really wanted to be famous but I didn't want to be an actress because there was way too much rejection and I knew that I could count on my brain. So I wanted to be more behind the scenes and I never thought I was going to be an agent but when you move out, everybody tells you you've got to start at an agency. I started right on an agent's desk, which normally doesn't happen. You usually have to do something called the mail room and push mail carts around for a year before you get on the desk.

[00:04:55.7]

**FT:** Yeah, I watch Entourage. I know how it works.

[00:04:57.9]

**CH:** Yeah, you know! It's very based on reality I have to say and that I got basically Lloyd's position, if you watched Entourage. Right off the bat, was working for the head of TV packaging and I was working, oh my gosh, 12, 14 hour days, didn't really take lunch breaks and in that industry, the stress, the yelling, is tolerated.

It's sort of just part of the deal and so I got used to a very, very high level of stress and I thought that's what work is like. To be successful, you just got yelled at and you have this high level of stress and you could treat people poorly and as much as part of me knew that didn't have to be true because I spent so much time in the industry, I almost became like one of those people.

I saw myself as I was working my way up and got promoted at a young age, snapping at people, becoming more irritable and because there was a lot of sexual harassment that happened, I had this wall that developed around me and even though I was making a ton of money and hanging out with celebrities and going to the Oscars and Golden Globes and had this total beautiful dream life from the outside, inside I was miserable.

I didn't like myself, I kept having to raise the bar. You know, "Once I get promoted then I'll be happy, or once I get this client then I'll like this job," or whatever. That was never enough. So there were two pivotal moments that got me to leave. One was I got this group of guys a TV deal and they were really talented but unknown.

I felt like I had discovered gold and the person that I was working for made me attach an executive producer that I didn't want to attach, the network didn't want to attach, but he made me do it because he had seniority and it killed the show and it basically killed those guys' dreams, so that was like a knife in the heart.

Then another thing that happened is I was riding up the elevator one day with one of the senior level women and she was with her assistant looking at her phone and she said, "Oh my daughter said her first word," and the assistant said, "What was it?" And she said, "It was 'Ola', because she spends more time with the nanny. Oh well."

[00:07:05.3]

**FT:** Oh.

[00:07:05.4]

**CH:** And I was just like...

[00:07:09.2]

**FT:** Yikes. Great that she's learning Spanish though.

[00:07:11.3]

**CH:** Exactly, exactly. Way to see the silver lining than that one. But those two things were enough of a sign for me to leave and I wish I could say that I left and it was this awesome leap of faith and I discovered my passion and everything turned up roses but my life got a lot worse before it got better.

I got depressed because my whole identity was this job. I went into tens of thousands of dollars' worth of debt. I was estranged from my family. I got diagnosed with an un-diagnosable autoimmune disorder and then I got dumped six months before my wedding.

[00:07:46.2]

**FT:** What?

[00:07:46.8]

**CH:** Yeah, it was a good time.

[00:07:49.3]

**FT:** Man. Okay, you said something earlier that stopped me in my train of thought and it depressed me a little bit because I was like, "Could this be true of me or a lot of people who I see as "successful" or "ambitious"?" Is that you said that insecurity fuels a lot of that or can be the root cause of it. That's really upsetting to me, is that really what you find over and over again in your practice?

[00:08:16.6]

**CH:** I do. In *Expectation Hangover*, I wrote about these things called compensatory strategies and there are a little different than defence mechanisms and that anytime we feel less than in some way, we have to find a way to feel more than. So for me, I was teased and bullied. I didn't feel like I was liked, I didn't feel that I belonged and I compensated by being a massive overachiever but underneath that was insecurity.

So I find with most people, they have some insecurity or some "I don't feel good enough" or some misbelief that something's wrong with me and they compensate by being extremely driven or maybe being a people pleaser or incredibly controlling or even a caretaker/rescuer or a performer just kind of like, "Oh I'll just make everybody laugh," and I find in my practice that these things are very effective on the external line but they're not fulfilling on the soul line.

So a lot of highly successful people that I've worked with get that way because they're incredibly hard on themselves. Self-criticism is motivating. It gets us to do things and it creates results so then it becomes kind of addictive and people think that they have to keep being hard on themselves to push themselves forward and it can be so subtle that a lot of times people don't realize how negative their relationship with them self is.

So we all have to be aware of our degree of insecurity and what we're trying to prove, what we think we need to do to be loved, accepted, successful, etcetera and also what do we use to drive ourselves? Is it that hard talk motivation where we're hard on our self or do we talk to ourselves in positive ways and move forward because we're inspired and not because we're trying to compensate for something?

[00:10:08.8]

**FT:** And are we talking to ourselves to begin with? I don't think I have conversations with myself, maybe I do and they're subconscious and I wonder what that tone is? I'm going to go and check myself.

[00:10:19.0]

**CH:** Yeah, take a look and listen.

[00:10:20.5]

**FT:** I mean it makes sense. I think even growing up I was bullied and I was different and my name is Farnoosh, God help me. I mean growing up in a predominantly white, Irish Catholic neighborhood in Massachusetts I was totally the ugly duckling. I had a uni-brow — no it was not working out for me from pretty much pre-adolescence to about 14.

[00:10:46.0]

**CH:** I hear you.

[00:10:46.6]

**FT:** Maybe that was my crutch? Was working really hard and getting those A's and it just stuck but you know what? I'm thankful for it.

[00:10:54.1]

**CH:** It's not a bad thing.

[00:10:55.3]

**FT:** No, I'm like, "You know what? It worked out."

[00:10:58.4]

**CH:** Yes and I can relate to that. My nickname was monkey girl because my arms and my legs grew before the rest of my body. Boys only talked to me if they could cheat off my math paper, so I get that and in a way, it is great. Thank goodness we became overachievers rather than resorting to drinking or drugs or all of the other options that are out there.

[00:11:17.1]

**FT:** Or Goth.

[00:11:17.4]

**CH:** Exactly, oh gosh yeah. Well these things about being driven, I'm not saying they're bad. They get us to a certain point, however if anyone can relate to that feeling of enough never feels like enough, like you check something off but you don't feel totally satisfied and you're always sort of looking for the next thing, then maybe it's just time to consider, "Am I really hard driving myself? Am I a little bit addicted to achieving or can I really accept where I am, celebrate where I am and not always be looking for that next thing?"

[00:11:55.9]

**FT:** Amen Christine! P.S. can people stop asking other people, "So what's next for you?" Because it's part of our dialogue, especially if you live in New York, how many times a week I get asked that question, "So Farnoosh, what's the end game for you? What's next? Are you working on another book?" I'm like, "No people. Can we just enjoy the fact that I've had a really busy year? And if that's not enough for you, I guess I'll go make an online course then," you know?

[00:12:22.8]

**CH:** Oh my gosh, you are speaking my language. We do not celebrate enough in this culture. We really do not celebrate what we are doing right now and busyness has become this badge of honor and we become this human doings rather than human beings and this expectation, especially if you are someone like you who has created a lot of things and are successful.

It's like people almost project that expectation onto you and it's like, "Wait, wait, wait a second, let me just acknowledge where I am and if I never do another thing, I've done enough," you know? This needing to drive and do and I don't just think it's in the big cities, I think it's



pervasive because of the internet, because of social media and everybody putting their highlight rail on Facebook and Instagram and everything else is out there, is everybody feels that you're not doing enough. They don't have enough, they're not skinny enough, they're not doing enough, they don't have enough money. We live in a very not "enoughness" culture instead of a culture of gratitude and abundance.

[00:13:26.2]

**FT:** So after you left the agenting world and Hollywood and you said you were on the brink of, well, maybe you were depressed and you had a break up, you were in debt, what got you out of that?

[00:13:39.8]

**CH:** It was a moment on my bathroom floor and I was contemplating whether or not I wanted to be here anymore. I mean I was so depressed, I was suicidal and not in the sense that I attempted it but just that I had thought about it, which is scary when you get to that place and then I realized people have been through darker moments than that but for me, this was my dark night of the soul, quarter life crisis.

I had a moment of grace basically where everything I was looking for on the outside, the feeling of love, peace, compassion, acceptance just washed over me and I felt the feeling that I probably haven't felt since I was young of love and it was a wakeup and an "aha" of, "Wait a second, everything that I was looking for on the outside is within me," and I got on my knees and I wasn't particularly spiritual at the time but I had been an agent so I knew how to make deals.

I made a deal with whatever God I believed in then and said, "If I figure my way out of this, I will dedicate the rest of my life to helping other people," and that was my turning point and sometime that week, I don't know if it was the next day or the next couple of days, the idea and the words for my first book just were there and that's how it all began.

[00:15:00.9]

**FT:** Accountability was what it was.

[00:15:03.0]

**CH:** Yes and first you have to work on yourself. I think a lot of people try to skip right to the purpose without healing what they need to heal. So before, you know I wrote that book for me most of all. I had to look inside and be like, "What? How did I get to this place?" Because I could be either a victim in that situation and be like, "Oh poor me, all these stuff happened to me," or I could look like, "I am the common denominator in all these situations, how did I create this?"

So it started with me. The purpose really started with me because the deal that I made is if I figure my way through this, then I will dedicate my life to helping others. So first, I had to figure my own way through it and what I learned is that the original definition of the word passion is actually suffering. *Passion of the Christ*, that's where the word comes from and overtime, we've evolved that word to mean what would be love.

I think for a lot of us, when we're thinking about a purpose greater than ourselves so much of the time it comes from our suffering. Our purpose here, or our work here often comes from what we struggle with most because that's where we learn, that's where we grow and that's where we have the most "passion" to go teach and serve and share with others.

[00:16:14.8]

**FT:** How did you learn all of this? After you realized you wanted to serve others, what was your next step? Did you go to school? Did you move?

[00:16:24.7]

**CH:** I did a lot. No I stayed in LA, I'm still in LA. I stayed in LA, I had amazing teachers, one of my teachers is named Mona was a coach and a spiritual teacher. I did everything from Landmark Forum to Tony Robbins to Insight. I went back a few years later maybe four years

later and got a master's degree in spiritual psychology and then got another master's degree in consciousness, health, and healing.

I got trained as a hypnotherapist, I got NLP certified and then on my own, I went to all kinds of retreats and did all kinds of crazy work from going on retreats in nature and screaming in the forest to the more intellectual stuff, like I mentioned, like Landmark. So I became a connoisseur of personal growth and that's how I really started to not only navigate my own life better but be able to serve others.

[00:17:20.2]

**FT:** Your podcast is called Over It and On With It and what's unique about this show is that while this show is recorded, your show is live and you are helping people live on the air. So how do you do that? I mean yes, you have all of these certifications, experience but there's something about the live element of helping someone. Like have you ever had someone come on your show and you're like, "I just can't help you"?

[00:17:46.2]

**CH:** No.

[00:17:47.3]

**FT:** Where do you begin with everybody?

[00:17:48.5]

**CH:** Honestly, well I have been doing this for 12 years so it definitely is something that I have had a lot of practice in. I begin with just listening. The moment I think that I have them figured out or the moment I'm thinking of what I'm going to say when they're talking, it's over. Really, being a coach or just being a good human being and having authentic communication and affective communication, it just comes down to listening.

Most of us just aren't great listeners. We're thinking about what we're going to say next or our mind is wondering or whatever. So for me it's really listening and getting out of the way. I mean I am a spiritual person, I have a deep spiritual practice and I believe that the spirit or God or whatever you want to call it, universe works through me in a lot of ways. My biggest job is to get out of the way and let the work do the work.

If I listen and show up with no judgment, that's the other thing. So listening is number one and not judging in any way, shape, or form, the person is calling in either judging them in a critical sense or judging them by having sympathy or feeling bad for them in any way or thinking their problem is just so horrific and showing up with that intention and that emptiness really creates a space for magic to happen.

[SPONSOR BREAK]

[00:19:08.2]

**FT:** Need a website? Why not do it yourself with Wix.com? No matter what business you're in, Wix.com has something for you. Used by more than 84 million people worldwide, Wix.com makes it easy to get your website live today. You need to get the word out about your business, it all starts with a stunning website.

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[INTERVIEW CONTINUED]

[00:20:08.5]

**FT:** My brother is 25 and he's told me, and similarly his peers experienced this as well, I want to say it's a millennial thing but I'm not sure and I am curious to hear your perspective, that a lot of young people today who grew up with parents who coddled them, where they got a trophy just for participating, everybody came in first place, there were no losers.

In my family, my parents were extremely supportive I think more even with my brother because my mom has it in her head that men need more support and ego stroking than women because women just know and they're more confident and she over compensated, I think, for my brother. Not because he needed it but because in her mind, she thought that was the difference between men and women. Welcome to my world.

Just a little snapshot of my childhood, Farnoosh fending for herself, Todd getting all the praises but it made us who we are and now, fast forward 20 years, my brother is very successful but he's even said like there is this emptiness, this feeling of not being fulfilled and doing all the right things that you were supposed to do.

Going to school, getting a degree, getting the job, on paper everything looks great but you feel lost. You feel like there should be more to life and I don't know if it's again just a phase because everybody kind of goes through that in their quarter life crisis or is it specific to this generation because of the way that we were raised?

[00:21:36.5]

**CH:** I think it's both. I think it's something that everybody goes through at one time in their life. I think it's happening earlier. There used to be more emphasis on a midlife crisis, we don't hear about that as much anymore as we do the quarter life crisis and I think part of the reason this generation is experiencing it more is because of the massive expectation that we grew up around.

The world was more of our oyster than ever before. So there is this sense of you don't have this big amazing life, then it's not enough in some way. Where in generations in the past, things were a lot simpler. We didn't have the massive glorious grandiose expectations that a lot of people have now because things were a lot simpler.

So I think it's a result of yes, this generation and also just, especially in our 20's we haven't — some people have, but we haven't really gone through extreme struggle and I don't think that, well I am generalizing. This doesn't apply to everyone, but for most people, usually you have to have some kind of expectation hangover.

Some kind of suffering, some kind of wake up moment where you pivot a little bit and you start to realize that you're responsible for your own fulfillment instead of expecting something outside of you to do it for you. So until we start having those kind of moments, I think there is a feeling like, "Well nothing is really terribly wrong but nothing feels really right either."

[00:23:10.5]

**FT:** Struggle is good man.

[00:23:12.2]

**CH:** It is.

[00:23:12.8]

**FT:** Struggle is important and some might call it adversity. You know Lewis House, you've been on his show and he's been on this show. I gravitate towards people like you and him because I think you speak such words of truth and I've written down so many things already Christine. I have written down "human doings not human beings", "addicted to accomplishment", "being a good listener".

Do you think that it is possible to be fulfilled if you grew up with a life of prosperity and everything was handed to and look at for example, okay say what you will about Donald Trump,

Ivanka his daughter I think is a great reminder of what you can do when you are born in a life of privilege and resources. She's got her own company, she will probably inherit his father's businesses, she has her own brand, her own voice, her own identity.

I really admire her for that whereas she could have gone the complete opposite. She could have been a Paris Hilton, who also made money, but I don't think the woman's fulfilled. I am just guessing. Analyze that for me a little bit, because there are obviously decisions that was made at some point and why is it that one person decides to go one direction and another the other?

[00:24:20.2]

**CH:** Well, one I think a lot has to do with how their parented. I've heard some interviews with Ivanka and her brother, I can't remember his name, about how their dad would sit around with them and talk about what they're going to be grateful for today, what they're going to learn today. They were parented in a way where they were given a lot of responsibility and they were asked to think about what they wanted to do with money and how they wanted to help and have a business mind, that was something that was cultivated at a young age.

So I think if we come from privilege, it's more of what do we do with it? Someone like Ivanka, for using that archetype, she's using it in a way to serve. She is employing people, she has her charity that she's involved with, she's fulfilled. She's taking the money and not just indulging in it. She is utilizing it and she's got a purpose.

[00:25:14.4]

**FT:** She has nice things I will say. She's a beautiful....

[00:25:16.3]

**CH:** Well yes and we're allowed, like it's great.

[00:25:18.7]

**FT:** I would too.

[00:25:19.2]

**CH:** That's one of the great things about money, we're here to enjoy, so enjoy. But she's got purpose and if you've got privilege and you've got no purpose, then you're taking — it's like a straight train to rehab or something like that because there's no...

[00:25:36.0]

**FT:** Or sex tape, yeah.

[00:25:38.0]

**CH:** Exactly, exactly because you're going to throw in money around. It's not directional but if you've got that purpose and that mission and then you don't have to have a sex tape, A.

[00:25:47.8]

**FT:** You know what really bothers me though, is that our culture doesn't care about purpose because of Instagram and Twitter and the Kardashians, you can just be all about privilege and not give back a dime and not give back your time. You're just there to be put on a pedestal and people throw money at you and I know that at the end of the day, those subjects, well they say that they lived a fulfilled life, maybe not?

But meanwhile everyone else is observing that and not everybody, we get it but the younger people who are much more impressionable look at that and go, "That's ideal. That's the life." That's dangerous.

[00:26:25.8]

**CH:** Yeah, it is dangerous and it's like one and four, closer to one and three now graduating seniors say they want to be famous. So there's a huge kind of cultural thing happening right now



where we think that the be all and end all is to have a lot of fame and you can get famous by having a sex tape. I mean you don't really have to do anything that impressive to be famous.

So we're in kind of a dangerous time right now in terms of what is "rewarded" and what people throw money at and I am optimistic that it is starting to shift. One thing, the millennial generation gets a bad rap, the whole like "show up, get a trophy, blah, blah, blah." I think millennials are awesome. I'm on the end of the millennial spectrum and I have to say yes, there is narcissistic entitled millennials but there's narcissistic entitled people of any age.

But what I really think is unique about the millennials generation is the emphasis that they place on social good and impact and change and making a difference. So I do think it's shifting. I do think that people are starting to want and demand more substance. So yes the noise is out there and it probably always will be to some extent but I love that we're seeing causes and people making great impact, also having a huge platform.

[00:27:49.0]

**FT:** I agree with you. It can't happen sooner enough for me. I want this day to come yesterday.

[00:27:57.7]

**CH:** Me too.

[00:27:58.7]

**FT:** Christine, this is a financial show. I mean I could talk to you for another hour about all your work in coaching and life coaching, but as it's a financial show, we'd love to hear from you as far as what is your money mantra? Amidst all of this, what sort of framework do you have for your money?

[00:28:19.8]

**CH:** Well, I would say where it starts is that I am my own best investment. The biggest ROI I have ever gotten is when I invest in myself. So that's always kind of driven how I've run my business, how I make choices because when I am investing in my own growth, my own self-care, I am able to make more money and then I am able to invest in my business and the causes that I really support.

So I think a lot of what I worked on in my personal development is self-worth, right? I felt like I had something to prove, I wasn't enough and so much of my journey was feeling worthy again and dealing with that insecurity and knowing that I am enough just the way I am and that had a very direct impact on my money.

I think that's self-worth correlates to net worth a lot. So the more that I invest in myself both financially and in my own self-care and knowing that I am worthy and enough, the more I see that reflect in my finances.

[00:29:16.0]

**FT:** Tell me Christine about childhood a little bit, what would you say is the greatest money memory you had as a kid growing up?

[00:29:22.6]

**CH:** Well, I remember I always loved to play real life things growing up. I like to play store and bank and things like that and I remember in elementary school, we had this mock city and you got to play different roles. Sometimes you're the customer, sometimes you were the store owner and I loved being the store owner way more than I love being a shopper because I love selling things and I love the exchange and the transaction.

So I have these early money memories of like the way money works and the giving and the receiving and I love that. I loved playing bank and having fake deposits and all these kinds of things. So I actually had a good memory about the way money moves around and I really think that impacted me in the sense of knowing that it's a balance of the spending and the earning.

So because of that, I was always really good with budgeting, well until I had my own quarter life crisis and it kind of went out the window for a while.

[00:30:23.2]

**FT:** How did you get into debt?

[00:30:24.4]

**CH:** Oh that's an easy answer. So as an agent, I had a great salary and expense accounts and bonuses and when I quit, I was trying to make money as a personal trainer and keep up the façade that I still had money and so I was basically spending money I didn't have. And LA is an easy city to rack up debt in. And it was good because since I've had debt, I understand how it works and how I can help people through it.

So I am glad that I had it because it was a very humbling wake up experience for me and I had to go a level deeper in terms of really understanding how money worked because until then since I had a job so early and I was making money early, I didn't really understand how money worked, how to invest, how to really save, how to budget like a grown up lifestyle, those were all things I had to learn because of the debt.

[00:31:14.6]

**FT:** How did you get out of the debt?

[00:31:16.1]

**CH:** Saving, working, understanding credit and moving it around, putting myself on a payment plan, changing my lifestyle, that's how I did it.

[00:31:27.2]

**FT:** All of the above and how long did it take you to get out of debt? And how much was there of debt?

[00:31:32.7]

**CH:** It was like around \$50 grand, it wasn't terrible but it was a lot for me and it took me about, I'd say between two and three years.

[00:31:41.4]

**FT:** What would you say is your So Money moment?

[00:31:45.1]

**CH:** Well, I would love to share the story about how I got the biggest paycheck up till that point.

[00:31:51.8]

**FT:** Yes, yes let's do that. I like that story already.

[00:31:54.1]

**CH:** So a big financial institution had reached out to me, they were looking for a spokesperson and they interviewed me and they were like, "Well you're great but you're not famous enough but we're going to consider you and we'll let you know on Monday. We're sending out a survey to a bunch of millennials and once we got the results of that survey, we'll come back to you."

I've always had a service mindset and luckily I worked through a lot of my rejection issues from childhood. So when I heard they weren't going to hire me, I didn't get all upset. I just backed to listening, I really listened to what they said. So once I heard, "We're sending out a survey to a bunch of millennials" I was like, "ding, ding, ding" because I was an expert on that.

I said, "Well how old are the people that are writing the survey?" And they said, "Oh it's this big research firm, you know they're 40's and 50's," and again, ding-ding-ding, I knew that people in their 40's and 50's were not asking millennials the right questions and I said, "Well could I take a look at the survey? I won't charge you anything. I just would love to help you out here. If you send it to me, I will sign an NDA or whatever."

So they were like, "Oh, okay." So they send me the survey and I look at it and I rewrote the whole thing in ways that I knew millennials would answer so they could get the right questions, so on and so forth and I sent it back to them in this little word document. The next day they call and say, "Can you get on a plane to New York tomorrow? We want you as a spokesperson and we want you to speak to our entire marketing and HR department."

And it led to this huge deal. The biggest paycheck of my life up unto that point and it really came from just wanting to help. That was huge for me in terms of a So Money moment because I really realized, "Wow helping people and showing up with integrity and not always looking for the deal really can lead to a very lucrative lifestyle and business."

[00:33:41.0]

**FT:** How do those 40 and 50 year olds feel about you rewriting all their work? I think that's brilliant by the way. They probably weren't so happy with it though.

[00:33:48.5]

**CH:** Well, I don't know. It was some research company they hired, so I don't even know.

[00:33:51.5]

**FT:** They didn't get the job. Go you, that's amazing. Number one money habit Christine?

[00:33:57.9]

**CH:** Gratitude, really that's gratitude. Every time I get a check, every time I make a deposit, I am grateful for it and also every night I write down just things throughout the day I am grateful for because for me, my money practice is living in a mindset of prosperity and abundance. So I don't just look for prosperity in terms of money.

I look for prosperity in terms of like yoga on my gratitude list tonight, this conversation, this call, this connection and that mindset and that practice, I think has contributed not just to my overall financial portfolio but just to my level of happiness and wellbeing and I honestly think when we're happy and we feel grateful, it's easier to make money.

[00:34:41.6]

**FT:** Well yeah, it's the mindset, and thank you. I'm so glad to be having pillow talk with you tonight on your pen and paper and I will do the same and I think why it works is that mindfulness and honestly as human beings, we tend to hold onto and recall the more painful experiences in life, even though there may be fewer of them

[00:35:01.5]

**CH:** And it's so important to remember the good times and especially for people that are struggling financially. If your mindset is so much on "debt, debt and what I don't have and I don't have enough money", you're broadcasting lack and not enoughness and it just attracts more of that. And that's something that wasn't a big part of my development in my 20's and my financial education is reading things like *The Science of Getting Rich* and *Think and Grow Rich* and those kinds of things and looking at how my belief systems impact my money mindset.

Then also, the other thing I do is I talk to people that are much smarter than me about money. I have a financial planner, I have an accountant and I really had to get over to feeling stupid sometimes. Like sometimes I felt like my questions were dumb and so I would just not know and that's the other thing that is a money practice, I ask questions, I ask a lot of questions. I bought my first real estate property this year and I had a huge learning curve and I didn't try to do it all on my own. I asked questions.

So I think that's an important thing, to be willing to ask those questions that we might think are "stupid" to have experts around us that know more than we do and make sure that we are smart about money because we're talking to smart people.

[00:36:14.7]

**FT:** Christine, you've been such a wonderful guest. I feel like you're sitting right next to me and we're talking all about — and this are serious concepts here. You make it seem so approachable and tangible. Things like fulfillment and gratitude and how to become a human being, and not just a human doing.

Oh my gosh, I feel that way sometimes and I don't mean to joke about it or laugh about it but the way that you characterize things really brings them to life. I'm really able to now understand some of my issues, thank you. I've had a therapy session. I literary just have a therapy session.

[00:36:52.9]

**CH:** Well you're not alone.

[00:36:53.7]

**FT:** I'm not alone.

[00:36:55.3]

**CH:** You are not alone in the human doing thing, that's for sure.

[00:36:57.8]

**FT:** Congratulations on your latest book coming out in paperback and I want to remind everyone to go get that. It's called *Expectation Hangover: Overcoming Disappointment in Work, Love and Life* and your podcast, live podcast. People have told you this has also been a therapy. They've skipped therapy and they've saved thousands of dollars a year in therapy just to listen to your

podcast and so we encourage everybody to go and check that out. That one is called Over it and On With It.

Thank you so much Christine. I hope you have a So Money rest of your day.

[00:37:30.6]

**CH:** Thank you so much. It was great to be here with you.

[END]