

**EPISODE 432**

[SPONSOR MESSAGE]

[0:00:32.9]

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[INTRODUCTION]

[00:01:21.6]

**FT:** Welcome back to So Money everyone. I'm your host, Farnoosh Torabi. One of the request I often get on the show is to bring on successful entrepreneurs and entrepreneurs that came from anywhere and today's guest fits the bill. As a single mom of three children, Melissa Kieling founded a multimillion dollar business.

By the way, this was right after a divorce when she had lost her house, she had lost her car, she had very little to her name and yet she managed to focus during all of that on a brilliant idea that led her to become one of the country's leading female entrepreneurs. Melissa is the inventor of PackIt. It's the first foldable freezable bag that chills food and drinks for up to 10 hours without an icepack needed.

Since 2009, she's grown PackIt from a \$150,000 company to a multimillion dollar business. In 2014 was named number 28 on the INC 500 as well as the number one fastest growing woman

led business on the list. How did Melissa make ends meet when she was launching this company? How did she react to the skepticism surrounding her when launching this business? Today PackIt is in more than 40 countries worldwide at retailers like Whole Foods, Target, Bed, Bath & Beyond. As a budding entrepreneur how do you get your product into these stores?

Here is Melissa Kieling.

[INTERVIEW]

[00:02:43.7]

**FT:** Melissa Kieling welcome to So Money, thank you for being here.

[00:02:47.0]

**MK:** Hi, thank you for having me.

[00:02:49.2]

**FT:** I just got finished watching the movie Joy with Jennifer, what's her name?

[00:02:54.1]

**MK:** Lawrence.

[00:02:56.0]

**FT:** Yes.

[00:02:56.5]

**MK:** Yes, super fan.

[00:02:58.5]

**FT:** Right and it's about the story of the single mom who created the magic mop or the wonder mop. It went onto to create hundreds of millions dollars on QVC or maybe I'm not getting the story right. Home Shopping Network? Clearly I was paying very little attention to that. I was more fascinated just by this woman's journey who with such adversity managed to still climb the ranks and become a phenomenal successful entrepreneur, a leading female in the space. And then reading your bio Melissa, as a single mom developing a product, patenting it, bringing it to market. You yourself had experience a lot of adversity yet still managed to create a very successful business. Many parallels there. Did you see the movie?

[00:03:47.3]

**MK:** I did, I loved the movie. Actually I was on a flight with my oldest son, who's 19 and he was watching the movie and at one point he took off his headphones and he goes, "Mom, this movie reminds you just about you."

[00:04:00.1]

**FT:** So when's your movie coming out?

[00:04:02.6]

**MK:** Oh, I know, I know. It's quite a story, let me tell you.

[00:04:06.7]

**FT:** Well PackIt, which you are then the co-founder of PackIt and CEO, is a staple in our house, I'm proud to say. I have a two year old son and tell us a little bit about 2009 that was the year that you invented this. It sounds so easy like, "Oh I just came up with the idea and then patented it," but I'm sure there's a much tougher story that you wouldn't mind telling us now because I want to know what was the process to launching this and how did you actually do it? You have three children, single mom, I think you had \$20 to your name at one point.

[00:04:38.4]

**MK:** Yeah for me, I had gone through a divorce in 2007 and was really struggling financially. I hadn't worked in about 13 years. I'd been at home with my kids so no real beefy resume to start circulating but I had had an idea for a product that I was really passionate about seeing it get to market and it was something that simply started in my kitchen.

Very frustrated that after a decade of packing lunches for my kids, there really weren't any great solutions out there to be able to pack healthy lunches and send them to school with your kids and one morning when I was reaching in the drawer to try and find those gel packs, after the second week of school, they'd all gone missing, I just figured there had to be a better way.

So I started researching other products that may be available and there really weren't any. so I thought I'd take a stab at it and that's where the inspiration began just out being frustrated with something that I was struggling with.

[00:05:45.9]

**FT:** Did you have the DNA for this or was this completely born out of necessity?

[00:05:52.3]

**MK:** No, I definitely think that it's in my DNA. I'm definitely a risk taker. I am kind of a jump first, think later kind of gal. It has served me well and it has also come back to bite me a few times but I seemed to be on a good roll right now.

[00:06:11.3]

**FT:** Well I want to learn those bites in a moment, but in terms of education because I am fascinated by this, inventing something then patenting it and then bring it to market, those all seem like uphill battles to me. What would you say was the big lesson you learned in the process of doing this?

[00:06:28.5]

**MK:** I think it really comes back to being passionate about something and loving what you do and waking up every morning and want to see those accomplishments. And for me, that meant connecting with other people who are willing to lend some advice, make an introduction, just get me on the path and with the Internet now at the tip of our fingers, there's so much information available and it's so easy to connect with other people who are willing to lend a helping hand and networking just laid kind of the stepping stones for me.

[00:07:06.8]

**FT:** So you found your people essentially is what you're saying? You found the people that would support you, who were those people and how did you introduce yourself to them?

[00:07:15.6]

**MK:** So once I had the prototype in hand, I was able to start having conversations and showing people the product. I started going to trade shows. Being at a trade show is an amazing environment where you have consumers walking by giving you feedback on your product but you also have buyers from America's largest retailers walking by and then you've got other entrepreneurs around you. Being able to connect in an environment like that where you're getting all aspects of all of the things that have to come together to run a business, those are great learning opportunities.

[00:07:51.6]

**FT:** You got into Whole Foods, Bed Bath & Beyond, Target container store. I watch Shark Tank and so much adding of our countries now is more educated than ever because of that show and we know getting into those massive retailers is not easy especially Whole Foods. How did you do it?

[00:08:09.4]

**MK:** You know, the opportunity for our first large placement at retail came very early, almost too early. About three months out of the gates having a prototype in hand, I did get a meeting with Target and our product is unique in the sense that kind of our secret sauce is in the inside. It's not necessarily obvious to the consumer when they look at the product but when you have the opportunity to experience the product, when I can show someone a frozen bag and they could feel it and get that aha moment, they understand the difference.

So meeting with Target early on, the buyers loved the product but they were very concerned that the consumer might not understand when they encountered the product at retail, the uniqueness about the product. So they passed actually the first time and that was really the moment that I knew I was going to have to come up with some kind of creative out of the box marketing strategy to make sure that we were educating the consumer on how the product worked.

[00:09:12.1]

**FT:** So tell me how it does actually differentiate. Because visually, it looks like there are millions of products like this out in the market, but there's more to it obviously than meets the eye.

[00:09:21.9]

**MK:** It is. So there's a freezable gel liner that's actually integrated into the walls of the bag and you fold the bag up and store it in your freezer overnight and in the morning when you've got to pack your lunches, you pull it out of the freezer, shake it open and the walls of the bag are actually frozen. So you can pack yogurt and milk and fresh fruits and vegetables that stay cold for up to 10 hours.

[00:09:43.6]

**FT:** Which I love because one of the frustrations prior to this was you had the bag and then you had to get your own mini-frozen pack and it would melt during the middle of the day and your bag would get wet, so this way it's insulated and it's much cleaner and a lot easier.

[00:10:01.9]

**MK:** Definitely. So when you innovate and introduce new concepts, you're also tasked with the challenge of having to educate. So that's been a very significant part of how we did end up getting such great retail placement early on. We launched a national direct response campaign. That was the first time that I had ever really taken on a financial investment into the company and it was that go big or go home moment. Where we had to decide whether we wanted to continue to grow organically.

Fear is in the back of our mind that someone else would come out and beat us to market or we wouldn't be able to manage our cash flow by growing slowly and organically and we'd be challenged financially. So we did take on that investment. We launched the direct response campaign and within about three months of launching the campaign, I had the Bed Bath & Beyond buyer that I'd been trying to get a meeting with walk up to me at a trade show, held up her iPhone and hit play and it was her daughter reciting our PackIt commercial.

[00:11:10.6]

**FT:** Oh wow.

[00:11:11.8]

**MK:** Yeah, it was pretty amazing and she said, "All right, let's give this a try." So Bed Bath was one of our first large retailers to come on board and really, you could walk in at any moment and see floor to ceiling Bed Bath displays, it was really amazing.

[00:11:30.2]

**FT:** The shelf space at these types of stores is invaluable, the exposure. Did it just sell it on it's own at that point?

[00:11:38.8]

**MK:** I would say that today, we still have very high brand loyalty but fairly low brand awareness and what that means to me is that people who know us love the product but there are still so many people out there who are not familiar with the fact that this concept in packing lunches even exist. So it's continuing to market, continuing to refine your point of sale packaging and your messaging to make sure that the consumer understands and I think we'll always be a challenge with that.

[00:12:13.3]

**FT:** So your background in your bio, you say your only real experience was bake sales and your business experience was bake sales. You were out of the workforce for a while as you were raising your children. So coming to market and learning all of these business steps, having the business plan, logistics, marketing, sales, product development, who was your team and how did you learn?

[00:12:36.1]

**MK:** Thank goodness we are finally at the point now where the business is successful enough that I am able to surround myself with an amazing team of people who do projects and run departments much better than I do. I think when you get to that point where you can understand what your strengths are and I can really focus on driving those and bring in experts to run other departments, it's an amazing collaboration.

But early on we didn't really have the cash flow to bring on a tremendous team. So we worked very lean and mean. I had an amazing controller who came on board and set up our entire financial process but we all kind of dug our heels in, did a ton of research, we made a ton of mistakes. But success I believe is determined in how quickly you can respond to a challenge or a problem and make sure that you're not making that same mistake twice.

[00:12:36.1]

**FT:** Yeah, so what would you say is your biggest setback, mistake as you were launching?



[00:13:43.8]

**MK:** I think one of the great benefits of being a larger more established business is you have longer lead times. A lot of times when we were developing product, it would be you've got to quickly turn it around and get it to market and we didn't necessarily have the timeline to do a lot of product testing and we didn't have the budget for consumer research and things like that and there was a moment when we sent, I think it was 25,000 bags that we had produced.

We produced them with a polyester Velcro instead of a nylon Velcro and we started getting feedback from our consumer based that they were disappointed in the performance of the Velcro and that was a game time decision that we had to make and we recalled 25,000 bags because of the quality of the Velcro and we never want to have a consumer have a poor experience with the brand.

So that was something that was a big hit financially for us. But it was important because maintaining the integrity of the relationship with people who are out there willing to be tremendous brand influencers for you, you just can't jeopardize that relationship.

[00:14:58.1]

**FT:** Back in 2007 when you got divorced and you were in a financial rut, you'd lost your home, your car, how did you make ends meet?

[00:15:10.9]

**MK:** Yeah, that's definitely one of the things that I had to get used to seeing with the success of the business. I've seen many articles that are titled "Broke Single Mom Makes the Turnaround", but it was. It was a devastating time for me and having three kids in tow with no strong career path, I worked odd jobs. I had a friend who had a marketing company and I work part time for them, just odd jobs here and there trying to kind of piece it together but it was difficult.

I worked part time jobs with a couple of different friends that had business that were looking for part time help just tightened everything up. I remember calling my brother at one point telling him like, "You know, I am really worried. My electric bill is \$300 this month and I just don't think I'm going to be able to pay it," and he's like, "Don't worry. If you need help, I will help you out" and I was like, "No, I need help."

But I got off the phone with him saying, "Don't worry you'll be fine and if you need something we'll help you," and I got off that thinking, "Oh my gosh, I just don't think he realizes how much I was struggling at the time." So once I had started the company and we brought on an early investor, I was able to take a little bit of salary then from the business. Still not much and it was probably three or four years into the business before I was able to really pull out enough salary from the company to start to become more comfortable.

[00:16:50.1]

**FT:** Were people telling you, "You know what? Just get a job. Get some normalcy, some sort of financial pattern happening here where you are getting a paycheck consistently. You've got three kids, this may not be the best time to start the business." I'm sure you've heard it all what were some of the head winds you were facing from maybe family and friends?

[00:17:09.9]

**MK:** I remember hearing a lot of things like, "Oh that's a cute idea," or there was a woman that I used to regularly run into and she would say, "How was your little lunch box company?" And I think while I had the vision for what the business could become, I don't think a lot of people around me realized that or had thought that big but it was always in the back of my mind. I knew that it had to work.

But I've always been constantly working. Growing up I had multiple jobs by the time I was 12 years old. So working and figuring it out, I've always been willing to take odd jobs here and there just to make it work. So I don't think anyone looked at me and said, "You should go get a job because I was always working to or three."

[SPONSOR BREAK]

[00:18:08.7]

**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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When you're running your own business, you're bound to be busy, too busy. Too busy worrying about your budget, too busy scheduling appointments, too busy to build a website for your business and because you're too busy, it has to be easy and that's where Wix.com comes in. With Wix.com, it's easy and free. Go to Wix.com to create your own website today. The result is stunning!

[INTERVIEW CONTINUED]

[00:19:09.3]

**FT:** Your kids must have learned a massive amount just watching you. Do you think that now they're growing up to see entrepreneurship as a really valid path? I don't think a lot of us as kids as, "Oh I'm going to be an entrepreneur when I grow up." But maybe now having seen mom go through it, they have a completely more enlightened perspective on this?

[00:19:28.9]

**MK:** Absolutely. I think that this has made it very real to them. I think they're all very driven. We've all made a tremendous amount of sacrifice to have PackIt become what it is today. I've

missed many plays at school, unfortunately I usually miss the first day of school for my daughter every year because that's when we launch our new collection at the Paris show every year. I try and have them be as part of the business as much as they possibly can and they recognize the sacrifice but they also feel part of the success.

[00:20:06.8]

**FT:** When did you know you had hit it and it was like a So Money moment? We ask on the show for guest to share their So Money moment. I would love to hear the moment where you felt that this business actually had legs.

[00:20:20.3]

**MK:** You know, I think early on it wasn't enough just seeing the product at retail because it was amazing to get the retail placement but it was having the sell through. It was having the consumer actually purchase the product and seeing it move. Having conversations with people where they ask, "Oh what do you do?" And for years I would say, "Oh I have a company called PackIt. We make these lunch bags."

I think as time went on and people would say, "Oh yeah, I know PackIt." It was so shocking to me to meet someone from miles and miles from where I came from who knew the brand. I think that was validation when people outside of my circle started to know the product. That was pretty amazing.

[00:21:08.9]

**FT:** Now, it's in more than 40 countries, Anne Hathaway's a fan, what's next for you as an entrepreneur? PackIt is probably going to continue to grow and as you said that there's still more marketing that needs to be done but are you interested in expanding your entrepreneurial pursuits?

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**MK:** Absolutely. We do not see PackIt as a lunch bag company. We see PackIt as a smart solutions company. We love to bring innovative, new creative ideas to the consumer that allows them to live a happier, healthier life and over the next couple of years as our product development expands, you will see that from us, more smart solutions that make life simpler and easier and more enjoyable.

[00:21:55.4]

**FT:** When you got your first big paycheck, the company now is a double digit million dollar consumer products business and it happened pretty quickly and you went from having very little to now being a millionaire essentially, what did you do with that first big paycheck? How did your life dramatically change?

[00:22:12.5]

**MK:** You're right, it did happen quickly. We went from \$150,000 in sales in 2010 to \$6.6 million in sales in one year. It was crazy.

[00:22:24.1]

**FT:** And that was because the Bed Bath & Beyond and Target?

[00:22:28.4]

**MK:** A lot of it was driven from the television commercial and then the shelf placement that we were getting as a result of that.

[00:22:36.5]

**FT:** So TV commercials still work, that's good to know.

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**MK:** It did. I mean the platform has changed a lot. This was seven years ago. I think that the behavioral pattern of watching TV is a little bit different today than it was seven years ago and I'm not sure that we would have experienced the same success but at the time, it was amazing what became a self-funding advertising campaign, as long as your media return is generating a return and you have net spend terms with your media buyers.

When you are selling direct consumer, the consumer is going online purchasing, the money is in your account in three days and if you have net terms with your agency, your media spend's not due for 14 days. So we were spending millions of dollars on this advertising campaign but it's really the same couple hundred thousand dollars that was just revolving. It's a very interesting strategy.

[00:23:32.7]

**FT:** Well how did your life change in that time span? You had three kids, you never had a car and a house before, I'm sure you got those things back, but what else? I mean now, you have more money than you have ever had and in some ways, it requires you to really rethink your take on life a little bit. How do you want this money to be put to work to be meaningful to you in the ways that maybe it wasn't before?

[00:23:59.6]

**MK:** My moments of gratitude come when my son gets to go to college and I can pay for his tuition. There was a senior trip to Europe that I was able to say yes and send him on. So I think for me, it's the deep appreciation for getting to give my kids opportunities that I otherwise wouldn't have. That has been very special just about the financial aspect.

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**FT:** Has your take on money changed in terms of how you value it or what it means to you?

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**MK:** Yeah, I mean having gone through what I went through and seeing how easy it can be to find yourself in a very financial predicament, that's just one thing that made me live a lot smarter with my money. I love Warren Buffet's, one of quotes, "Don't save what's left after spending but spend what is left after saving," and I really try and live by that.

Having a great financial planner that holds you accountable, I think is the most important thing. I sit at the beginning of the year and I set up a financial savings plan and every month, he connects with me and make sure that it just gets swept out of my account and into a savings account before I have time to think about it.

[00:25:18.2]

**FT:** I'm sure a lot of people wanted to help you manage your money. How did you find the right teammates to help you with your fortune, with your wealth?

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**MK:** I think it is hard in the financial industry to find someone that is very aligned with what your goals are. My relationship came through a great referral from a friend and it's been a good working relationship for us.

[00:25:41.0]

**FT:** Inspiration for other single parents out there than want to become their own boss, what would you wish someone had told you when you were first starting out and that may serve as an advice for the next struggling parent who wants to strike it big as an entrepreneur?

[00:25:58.8]

**MK:** It's definitely a case of "be careful what you wish for because it just might come true". It's been a great ride. It's also been a lot of work. You have to be willing to do the time and make the sacrifice. For me, going from being a stay at home mom and having so much time to spend with my kids, I've had to rely on I have a great babysitter who helps me out.

So come to terms with the fact that you've got to rely on other people who can be there to support your family if you necessarily can't be, which can be difficult and I think just be ready to put your head down and work hard and be prepared to hear "no" and don't let that stop you.

[00:26:45.6]

**FT:** Was there ever a time where you thought, "I can't do this. I'm not doing this. I'm not going to do it, it's not worth the hassle, I'm stressed"?

[00:26:52.2]

**MK:** You know, I don't think I have ever had that thought process about this product. I was so adamant that I needed this and after conversations with others, I knew other people did too. So I have always been very confident that this product needed to happen but there are definitely times in the early days. I would walk past the counter where my computer was sitting and I could barely even look at it because I was so just paralyzed with fear of not even knowing what the next step should be. So I think it's just making a great checklist and making sure that every day you are able to check off a few things off the list and just keep taking those next steps.

[00:27:36.8]

**FT:** So it sounds like it's good, healthy risk taking having your priorities listed out, surrounding yourself with people who may be even smarter than you but more importantly are supporting you and can point you into the right resources. What else? What else does it take? Did I leave anything out? Did we leave anything out?

[00:27:54.4]

**MK:** Oh my goodness, yeah I guess a lot of people look at where I am now and think that a lot of the risk is off the table but I kind of beg to differ with that. I now have a company that has just over 30 employees and the financial risk is still there and it's much larger now because the business is much bigger and I feel an obligation to have this business continue to succeed



because it's supporting families and I wish that there was a manual or some kind of roadmap that you can follow but every day is different and be prepared to ride the waves and at the end of the day, if you're working hard and you're passionate and you truly love what you do, I think that is the leader to success.

[00:28:47.4]

**FT:** Yeah. I don't remember who said it but there are many definitions of entrepreneurship and one that I really love is that being an entrepreneur is when you're service, your output becomes bigger than you. You have this impact that is much greater than just being an impact on your life. There is an impact on many people's lives. It sounds like that's exactly what you're experiencing right now, which is a very humbling place to be in but it's a lot of pressure too as you said.

[00:29:18.6]

**MK:** It is and my path didn't start like a lot of other entrepreneurs did. I definitely consider myself more of an accidental entrepreneur and when I sit on panels now with Harvard educated MBA's that was pretty intimidating for me early on but embracing the success that we have had at the company and being able to share my experience with others I think I am getting more and more comfortable in my skin and how I've gotten to where I am. I feel like I, at this point, have earned my seat at the table.

[00:29:57.4]

**FT:** Thank you for sharing that because I think that we can feel intimidated by the Harvard MBA's and people with the pedigrees but there's something to be said about the school of hard knocks.

[00:30:09.1]

**MK:** Yeah, I think so too. I mean I heard a great TED Talk about the comparisons between hiring someone with the perfect resume, who was bred for success, given all of the opportunities

versus maybe a resume that shows some job changes here along the line maybe a state school versus some fancy Ivy league school and I think it's get to know the person behind the resume, understanding passion.

One of my best employees I hired her immediately after the interview. She was so passionate talking about her organic farm that she had in her yard and I knew that if she was able to exude that much passion for what she was doing at home, that she would also share that passion if she had the opportunity to work with us. Finding people who are scrappy and willing to do what needs to be done to get the job done, I think that's tremendously valuable and cannot be underestimated.

[00:31:14.3]

**FT:** It's a reason why many smart companies ask that question of you. My dad actually just had an interview with Apply, believe it or not, at 62 years old. A job offer potentially at Apple. I don't want to jinx it but initially, they just wanted to learn about him, what his hobbies are and what he values before there was even perspective job title on the table.

It was just, "Let us get to know you," and it was quite nerve racking for him because he's not used to anyone asking him about the softer side of him but it's actually smart because like you said it can be very insightful as to how much a dedicated employee you may actually be on the job, whatever the job is.

[00:31:56.8]

**MK:** Yeah, for sure.

[00:31:58.8]

**FT:** Melissa, let's do some So Money fill-in-the-blanks. I've learned so much from you and in some ways, I think your story is far more inspiring than if you had gone through all the traditional ranks of business school and all the proper "grooming". I think that so many people are going to be listening to this and going, "I have an idea. Why not? Let's just start it, do it, try it," and like

you said maybe it will happen faster than you think. But let's do some So Money fill-in-the-blanks. This is when I start a sentence and you finish it.

[00:32:32.8]

**MK:** Okay.

[00:32:33.4]

**FT:** Have fun with it.

[00:32:34.6]

**MK:** Okay.

[00:32:35.6]

**FT:** You've already become a millionaire but let's say you received an immeasurable amount of money, it's hundreds of millions of dollars, the first thing I would do is \_\_\_\_\_.

[00:32:48.0]

**MK:** Oh my gosh, travel.

[00:32:50.8]

**FT:** Yeah, when was the last time you took a vacation?

[00:32:52.6]

**MK:** You know that's an interesting question. I have a vacation planned for this summer that we're all very excited about, but I get to travel to amazing places. I mentioned Paris. We have our large launch of our products every year in September so I get to travel to amazing places

that I had never been to before. Growing up in Iowa, we didn't venture out of the country at all and I didn't end up in Europe until I was into my 30's. So it's amazing to be able to travel and enjoy what I get to do but going to places that maybe push my comfort zone a little bit would be, that's definitely what I would love to focus on.

[00:33:38.7]

**FT:** The one thing that I spend on that makes my life easier or better is \_\_\_\_\_.

[00:33:42.7]

**MK:** Oh my gosh, my assistant. My assistant and nannies, a great nanny.

[00:33:51.3]

**FT:** When I was growing up, the one thing I wish I had learned about money is \_\_\_\_\_.

[00:33:55.6]

**MK:** Oh, how easy it can come and go.

[00:34:01.9]

**FT:** What was your experience with that?

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**MK:** Like I said, I was always very hard working. One of my earliest money memories was asking for a pair of \$50 jeans for Christmas. A pair of \$50 Guess jeans and getting two pairs of \$25 Lee jeans. Disappointment is an understatement and I think that was something for me that made me want to get out and work hard and make my own money so I could make my own spending decisions. But I always had — I worked at the deli, I worked in my grandfather's farm, I was a DJ at one point, I was a master babysitter, I was always, always working.

[00:34:52.9]

**FT:** I think my moment of wanting to, like you said, being in more control of my spending decisions it was when my parents got me a faux Cabbage Patch Doll. They tried, I think they tried to get me a real one but the supply was at a low point and it was 1983 or 1984.

[00:35:14.7]

**MK:** Oh, I remember it well.

[00:35:14.7]

**FT:** Yeah and so Christmas comes and I don't even remember what it's called but I knew it immediately and they tried to pass it off like a real doll. I was like, "No, no, no I know the difference. This is not it and starting tomorrow, I would like to command an allowance so I can save up for my own dolls thank you very much." When I donate, I'd like to give to \_\_\_\_\_ because \_\_\_\_\_.

[00:35:39.9]

**MK:** I would say children because they don't have the means to be able to go and support and there are a lot of kids in need, parents that are struggling and kids that need help.

[00:35:56.6]

**FT:** Yes and last but not the least, I'm Melissa Kieling I'm So Money because \_\_\_\_\_.

[00:36:01.5]

**MK:** Oh my gosh because I have worked my tush off to create my own success.

[00:36:08.9]

**FT:** Yes, you have and we look forward to seeing what other smart and practical tools you invent. We hope that you will be back soon.

[00:36:17.7]

**MK:** Thank you. Thank you so much for having me.

[END]