

**EPISODE 505**

[INTRODUCTION]

[0:00:34.9]

**FT:** Welcome to So Money! I'm your host, Farnoosh Torabi. Hey, raise your hand if you consider yourself introverted? Is or was dating somewhat of a challenge for you? My guest today is helping introverted men in particular find lasting love. Her name is Sara Jones and she is the second entrepreneur that I had the fortune of interviewing at Ramit Sethi's Forefront event earlier this fall. If you're not sure what Forefront is, it's the first event of its kind. Ramit invited over 500 of his fans from all over to join him in New York City for a weekend of events, adventure, key notes, connection, and so Sarah was there.

I had the privilege of being invited also to engage with some of his students. Her company — Sara's company — is called Introverted Alpha. It's a boutique online company that helps smart introverted men attract women naturally, just by being themselves. No more being put in the friend zone; you can learn instead how to be invited into the boyfriend zone, as she puts it.

Now, interesting talk with Sara, because of course, we want to learn all about Introverted Alpha. How it works, her insights into the current dating landscape, do I do Tinder, do I go to a bar, how do I meet people authentically? Not me, because I'm married, but you know, I'm speaking for all you single folks out there. Sara's southern upbringing also, and all of its traditions, gave us a lot of fodder with regards to her financial take on life.

How she's actually reversing some of those old-fashioned money lessons that she was brought up with, and adding a new dimension to her family's financial legacy. It's really an interesting story, and I think she kind of put the pieces together while we were talking during the interview. I feel like maybe we had a therapy session or something. It's kind of awesome when that happens, right? On the show, you never know what you're going to get. Here you go, here's Sara Jones.

[INTERVIEW]

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**FT:** Sara Jones, welcome to So Money, and welcome to Forefront.

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**SJ:** Yes, I'm so happy to be here on both counts.

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**FT:** Introverted Alpha is what — you're helping these Introverted Alpha men out there find love. How did you come across this very specific category of dating and men?

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**SJ:** Well, I was an academic tutor on and off for 10 or 11 years, and I really was focused on helping my clients become more confident. We would do the academic stuff too, but really, if they knew they could do it, then you know, we were really going somewhere. I really loved that. Then I hired a coach of my own to help me sell my art. My undergrad was in art and I was selling my art and I was like, I kind of really want to be doing what she's doing. I like how when I send my art to my newsletter list, they feel inspired and they see the world in a new way, and they write me back up about it. That's so much more fun than painting to me.

I enrolled in coaching school, not knowing what my niche was going to be, just knowing that I wanted to have the most direct impact possible on other people's lives, because that just seemed like the most fun thing to me. It was very much like the tutoring that I did. Once I was in, I learned you had to find a niche, choose a niche, and it's just this big topic. For brand new life coaches, it's like, I mean, it's just mind boggling. What do you even choose? It just felt — I went to events, and talked to different people, and I was just looking for the answer. What was my niche going to be? And it kind of appeared this way.

Through the coaching school, my own dating life was just blossoming for the first time in my mid-20s. I was either in a long sort of dead end relationship before, or just nothing.. For the first time, I was meeting beautiful, amazing men all the time. It was so fun.

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**FT:** What changed?

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**SJ:** Well, just the way that I saw myself, and being able to have what I wanted, acknowledging what I wanted. When I was in coaching school, my then boyfriend actually enrolled with me, and we decided to separate together, because we were like hey, if we imagine our lives apart or together in the future, apart, I think just made us both of us feel more free.

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**FT:** That's very mature.

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**SJ:** It's like, is this a breakup? Because it feels awesome but it was. What I knew was I wanted to have — I wanted to feel really treasured by men. I really wanted that. I didn't really feel that with him, and he noticed that and I noticed that. There was other things going on so we were like okay, peace. Then just making that stand for myself of wanting something more in my love life was a big step, and then I just — I guess I had this sort of glow that I was just open, and men can really pick up on that. Whether you're approachable and warm and more open. They really see and notice that.

I just got a lot more attention than I had before, and had so much fun, and I felt like I had choice the whole time. If I wanted to do something I did, if I didn't I didn't.

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**FT:** I love that you use the expression, “I want to be treasured by men” as opposed to well, not that I find there’s anything wrong with saying also, “I want a man who will take care of me”, because why not? You’re in a relationship, we should be taking care of each other. I find that today in the modern world with this rebirth of feminism, there’s like a resurgence of it now, and we have all of our own twists on it. I find that when I wrote my book, *When She Makes More*, I got some pushback from the feminist community. They were like, “Farnoosh, you’re bowing to patriarchy by basically saying that you want to be in a relationship where you feel like your man is taking care of you, or at least making you feel emotionally at peace, and opening the door for you, and being chivalrous and all that stuff.”

Not every woman wants that, but I want that. Even though I make more. I think I’ve earned enough goodwill with the feminist community at this point, so I actually have the privilege and the opportunity to say, “this is what I want”, and not feel bad about it or feel that I am bowing to the patriarchy. When you said “treasured”, I think that’s such a beautiful way to express what I was trying to express, which is great. Who doesn’t want that?

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**SJ:** Yeah, exactly. It’s just — I really love what you just brought up too, because I feel like this is our next wave. I hope, as women, it’s like, we can be powerful and treasured. We can enjoy the dance of a man opening the door for us, and us being gracious and love being a woman. I like to teach my guys to really enjoy being their own man, and to enjoy being a man among women. That’s really an edge for them, because they’re afraid. If there is a yoga class, for example, and they feel like they’re intruding just by being there in a room full of women, because they don’t want to be that creepy guy.

I’m like, “No, you add so much zest to the room. You add something when you’re relaxed in your own skin and you feel good. It just electrifies the room, and vice versa.” Enjoying being a woman among men, and being able to feel powerful and also feminine at the same time. It’s interesting, and it’s not really talked about that much.

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**FT:** Specifically, the Introverted Alpha. Describe this man for us?

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**SJ:** He has a quiet confidence. He doesn't feel like he needs to always prove himself. When we were just talking now about the bros, the quintessential alphas. They're always trying to one up each other, or if they need like a posse to stand behind them, it's like, well what are you trying to compensate for? It doesn't — it's really off-putting to women that are warm and confident. When you see that, it's like well, I'm not buying it.

Whereas the kind of guy that I work with, we bring out what is naturally great about him. Not trying to be, not trying to fit himself in some stereotype, but really noticing what's wonderful about him. My guys are really similar. Having integrity is huge for them. It's a huge part of who they are. It's one of the first things that they're really proud of about themselves and they start to really reflect on themselves. You know, also being clear about what they want and dedicate it to pursue that, and let me just transfer that over to dating.

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**FT:** What's the problem in the dating world for Introverted Alphas? What are the challenges you're helping them overcome? Are women just not recognizing that they have so much value and authenticity to offer because they're quiet? Is that what it is?

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**SJ:** Well, it's not about really them being quiet, because they can be quiet before and after, but the difference is, you know, when we're focusing about something about ourselves, we're basically inviting everyone else to focus on that about us too. If we're really nervous, and we think that we don't belong or we feel weird, our body language communicates that, and we just put out this vibe about that. Then that's how women perceive them, because that's how they perceive themselves.

But when they're actually like, "I feel awesome. I love being a man, I love being myself." One of the things that I like to say is enjoy the hell out of being you. I love that, and they love that too. When they're enjoying themselves and they enjoy specific qualities that they have, specific values that they have, and they enjoy finding out more about themselves every day and changing every day, then that's what they invite everybody else to relate to them as too.

The biggest thing holding them back is a lot of times — and a lot of them are really good looking, a lot of them work out and they look good, and they're successful. They're great, and women are into them, and they do nothing. Because they don't want to be creepy. They also don't incorporate touch. Touch is a really important part of chemistry early on, because for a man, how a woman looks is a big factor in how attracted he is to her.

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**FT:** Vice versa.

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**SJ:** Yeah, of course vice versa too. For women, in many ways, touch is that number one place or just how she feels around him, how she feels in his presence, and how she feels when they make contact. It can just be absolutely just such an indicator of how intimacy is going to be after. Even how he holds his glass or something, and how comfortable he is being closer to her.

They were like, "I don't want to be creepy, and I'm not going to make a fool of myself." They would feel self-conscious if they were in a room full of people, they would feel like, stage fright, they would feel like everybody's going to be looking at them if they say something to her and if she rejects them or whatever.

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**FT:** How much of this stems from societal mixed messages from women, right?

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**SJ:** Totally. Because a lot of women are not welcoming to men, and it's really unfortunate, and so what I teach them is...

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**FT:** There are also a lot of creeps out there.

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**SJ:** There are, honestly, it's like I get it. I understand it. Different men and different men bring out different sides of the same woman, too. I like to go partner dancing, and depending on my lead, he's going to get a very different follow based on how much I'm enjoying myself. So you know, we can be a lot of different ways. The same women can be a lot of different ways, but there's also some women that just love men and are more open to men than others. What I teach them is okay, when you walk into a room — number one, because they are more reserved and introverted, they don't have as much social energy to just spray everywhere to like everybody.

I tell them to just focus on who they feel most on to in the room, and intentionally connect with those people. They love it, it's having that intentional quality over excessive quantity. They love that. What I teach them is when you're scanning the room, we'll think about the kind of woman that you really like. She is warm. All of them want a warm and loving woman, all of them.

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**FT:** Except we're not scanning rooms anymore, we're swiping on apps. How does that factor into your coaching?

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**SJ:** Well, you can actually read a lot into a picture. I had a client who is doing really well, he actually just finished, and he's just ecstatic. He has an amazing girlfriend, he's just on cloud nine, and it's really beautiful to hear his stories. It's amazing. Earlier on, he told me that he was

setting up a date with someone, and at the last minute she flaked. For like, a stupid reason. Like she was just tired or something. It wasn't like an actual thing, she didn't even put any effort into it. He had canceled other plans. He's a really busy man, and he canceled other plans to go on a date.

He just thought it was like, well, I guess that's just the luck of the draw. And in some ways, when you're doing online dating and people are not as invested or even know you — but I said, "Could you tell a difference?", because he went on a date the week previous, and it was so fun. I said, "If you look at these two women's profiles, how they look in the pictures, their body language, also, what's in the background of the picture? How much attention do they have to detail, or how do they present themselves? Could you have possibly first seen that this woman was a little sloppy, flighty, whatever, compared to the one that you enjoyed?" And he's like, "My gosh, yes."

He told me all these things he had noticed, but he hadn't noticed it in the front of his head, he just kind of noticed it somewhere here. So I teach them how to really look at a picture and use their intuition. They have amazing intuition they don't even realize. They're so intuitive because they're more introverted. They just process things really — they feel things really deeply, so I teach them to use that when they're looking at photos and feeling out if someone's going to be a good match for a date.

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**FT:** What? She had like lipstick on her teeth or something?

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**SJ:** I wish I remembered all the details, but she was just kind of — maybe she had some pictures where she was just like super drunk, or just like in a super messy background, like not attention to presenting.

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**FT:** Yeah. A friend of mine was — had an experience with a woman that he met on Tinder, or maybe it was Bumble and — I think it was Bumble. She approached him, but then kind of went silent. Then they finally got a date, and they had a fantastic time, and then she just kept on flaking after that. Then he kept asking me for advice and I said, “You know what? Just don’t go overboard. Just let her come to you.” And clearly you know, I don’t know if it’s you. I don’t know what to say. But, this is the thing. I’m so happy I’m not dating anymore.

I’m not dating in 2016. Do you feel that your advice is timeless, or it’s very much pegged to the environment in the world that we live in, and in the society that we live in, and the mindsets that are going around right now with regards to men, women, dating?

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**SJ:** There’s a lot of both. I think that the underlying principles are timeless. At least, that’s what I am going for, and that’s what my guys reflect back to me too. That’s like, “This is helping me, I got a raise, promotion at work.” It kind of goes — it’s deeper principles that carry across. At the same time, it’s really important to be relevant, and even in the two years I’ve been doing this, the online dating apps are different. Bumble wasn’t around before, and so I just asked my guys all kinds of details like okay, well what was it like? What did you say?

I love it when they’re like, “Well I just said what you tell us to say.” I’m like, good, I’m glad that that’s still working, but I just always check in with them to make sure that everything is still working, it’s making sense, and one thing that’s really refreshing about the way I like to do things is like, I’m not stuck on being right. Because you know what? Things change really quickly, and I just like feeling such a sigh of relief that I don’t even have to be always worrying about that. Things change, and if something ends up working better than what I had been teaching, I’ll change it. We’re all doing it together so yeah.

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**FT:** When you made the leap to entrepreneurship, did you take — I know you took courses, you took Ramit’s course or courses. What else did you do to prepare, maybe financially? How did you prepare for this leap, because it’s something a lot of my listeners are contemplating or are

in the midst of, and they want to know how you manage your money when you're starting a business?

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**SJ:** Honestly, I would not do it the same way again. I was working for another dating coach for a little over a year doing, sales and coaching. Commission only for a year and a few months, and I was making about a \$100,000. I live in California. I've lived all over California, but a \$100,000 I can barely get you through. But it was still — that's still good. Before that I just been kind of like hodge-podge things here and there. I hadn't had like just a secure regular nine to five for years.

I was kind of more used to it, and there was like a thrill to it that I kind of liked. I literally had no savings, and I gave my notice before I had made any money with Introverted Alpha. I do not recommend this. So I gave my notice in the late summer 2014, because I wanted to focus fully on it, and I was very overconfident. My boyfriend, who is very methodical, and thoughtful, and rational, and you know, measures risks and what not; we've rubbed off on each other a lot. He was like, "Sarah, most businesses fail. How are you just so sure you're going to bank everything on this?"

I'm like, "Because I'm smart." That was just my answer. I was like, "It's easy. It's going to be easy, what are you worried about?" I was very over confident. I gave my notice so I could focus fully on it, and that September 30<sup>th</sup> was my last day. I still had some carry over clients that were finishing up, so that held me. October was terrifying. I made like a thousand dollars that month. I made like \$500 the month previous, it's like what am I doing. I'm going to have to move back home with my family in Alabama, that's where I'm from, because San Francisco is quite a lot. I had roommates, so it wasn't that much rent, but it was still just like, I was really terrified.

Then November I made \$10,000, and then December the same. I was at \$10,000 for the first year and a half regular. I just feel very fortunate. I did not have a good financial plan and I just feel lucky.

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**FT:** In retrospect, two months of scraping by then boom, \$10,000 dollars. What changed? What did you do?

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**SJ:** Well, I was doing the guest posting that I learned in *Zero to Launch*. Ramit says just guest post, a lot of them are going to fall flat, but some of them are going to take off. I had a guest post called *Seven Reasons Introverted Men are so Damn Attractive* on the Goodman Project, and it got picked up by Cosmo and a bunch of other sites. I mean, it went really huge. At the time, introversion was a really hot topic.

There was Susan Cain's book *Quiet* that came out, and had come out a long time before, but she was promoting it much more heavily, and introversion enjoyed a moment. I mean, it's still kind of the fascination with it is still kind of here. It was really timely. That fascination was so high, and nobody had ever really said introverted men are attractive. I was kind of the first one to say that, and everyone loved it. That brought me some new clients, also.

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**FT:** Johnny Depp, can I just say two words?

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**SJ:** That's exactly it. James Bond, right? All of the iconic sexy men. And the old western movies? All those men are the strong silent type. Also I got some good referrals too, a couple of friends — because I had been talking with my friends about this for a few months at that point, and so I got some good referrals. Referrals plus that guest post. I was doing some Facebook ads, I don't know if those paid off in November, but you know, just spending a little bit here and there. But that's kind of what I did, and then it felt like just barely making, barely coming through, but at the \$10,000 to \$20,000 level, so...

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**FT:** What were they buying? How are you making — where was that money coming from?

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**SJ:** Yeah, I was doing just one-on-one coaching, so what I had for anybody that opts in to my list — and I think in November my list was probably like 300 people or something back then, and when they opt in into my list, I had a training called the Core Confidence Training. It's a five day email series just like Ramit teaches. I still use it to this day. I mean, I've used it for so many things. I love it, they're fun to write, and they work so well for the first few emails is just free helpful stuff, and then you transition into "well if you really want to handle this, then let's explore if we're the right fit". I got on the phone with them for a complimentary session, that's what I'd been doing before with other company, doing sales calls, leading into a coaching package. \$3,000 was the main package. We only had to sell a few \$3,000 packages to make it to \$10,000.

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**FT:** The key is getting your audience. Finding your audience first, which takes some time and some investment, but the payoff can be big — and because you have such a niche.

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**SJ:** Both, either.

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**FT:** Okay. You can command a higher price point, \$3,000 as supposed to \$30.

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**SJ:** Yes, that's exactly it, and that's one of the really fun parts about the business is I feel like we are a boutique company, which I really — it just recently came to me. Because I looked up, what is a boutique exactly, and it's high end, catered for a very niche market. I'm like my god, that's

why we're having so much fun, because that's what we are! We're not scraping the bottom of the barrel, and just discounting on top of discounts.

It is high end, because there's nobody else doing this the way that we do it. There's not that many female dating coaches period, and the ones that there are are not always coaching men, and the ones that are, are not coaching introverted men, and so it's like my whole relationship with my guys is like, "I get you. I respect you." Because pickup advice does not respect them or women. Here, they come to me and they know that they're respected. They also know that everything that they're going to get is going to be respectful to women, because I am a woman. Our team, our women, we have women and men, but the ones of us that talk to the clients are all women.

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**FT:** All right, talk about money. Let's talk about your financial philosophy, Sara. Has it changed since you've now grown your business and are taking it to new sites?

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**SJ:** I would say that the core that had me be extremely risk-friendly is there, but maybe tempered a little bit. So I would say it's, when I look at — I've also really come to realize and accept how much I love luxury, and how much I'm attracted to beautiful high end things, which took me some courage to even admit that. I grew up religious that if you're — I grew up around a lot of wealth, but also religious, like you're not supposed to want things, whatever. It's like, I can — if there's something I want, there's no reason why I can't have that in time.

I think that in time, I feel much more peaceful now, because I've internalized that much more rather than — yesterday, why not right now? I'm feeling like I'm failing, because I can't have it right now. Well, I can have it in time, and so what's refreshing to me about that is like, instead of just saying, "I just can't have that. That's just not for me, that's just not the kind of person I am." It makes me so mad when people do that and when I've done that. Because it's like, who says? I can, and if I really want something, I can get it. It will just take time, and the journey is fun too.

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**FT:** What I say that too, and what you might discover through the journey, is that you don't actually maybe want that thing. Once you've become capable of affording it, sometimes you arrive at that point and you're like, actually I'm going to save my money. I'm going to do something else with it. That's always a fun surprise.

[0:25:35.0]

**SJ:** Yeah, because sometimes it's the feelings behind what we perceive that thing to be, that's what we're really after. I find that part of growing my business and being more successful with it is my taste are different, and I have less of a just like craving for a bunch of things. It's more refined, and it's still always refining, and that refinement's really fun too.

[0:26:03.0]

**FT:** Refinement is fun. All right, talk about growing up. You said in California, what was your exposure to money, and what was the most important lesson you learned about money? Good or bad.

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**SJ:** Yeah, I actually grew up in Birmingham, Alabama.

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**FT:** That's right, sorry.

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**SJ:** Yeah, it was interesting, because there was a lot of old money, it's kind of very — the further I'm away from it, the more magical and other worldly it sort of seems. Like this sort of plantation

kind of things, we don't actually have plantations, but you know, when you introduce yourself, you introduce yourself with your last name, because it's like, who is the family?

All around me, in the south, it's so gorgeous. Beautiful green, everything's green, and these big beautiful homes on hills, and that's where everything was. Everyone was in a Mercedes or a Lexus or something, everyone. It was absolutely pristine, and my family was a little different. We still had the family name that some of us were proud of, I mean, some of the things that I looked at was like okay, a lot of the way that my grandfather built his wealth was through stepping on other people.

I think that really got deeply embedded into my perception of how one becomes wealthy, and so that's been an interesting sort of nut to crack, but it was sort of like, there was all this around me and we had some of it, but my dad was extremely frugal. He also wasn't working. He was just living on what his dad made.

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**FT:** Living off the fat of the land as they say, yeah.

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**SJ:** Yeah, he was like, "I'm going to raise you all to become independent", and we were always like, "You're not independent." It was very weird, there was a lot of weird money stuff going on.

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**FT:** Interesting, going back to your grandfather and recognizing at a young age that he stepped on people to get ahead, was that a story that was talked about in the house, or something that you just sort of picked up on and realized, "I don't want to be like this" or there's some shame attached to the wealth?

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**SJ:** I felt some shame attached to it because of that a little bit, or more like an aversion to it. More of an aversion to money, because it seemed like the way to make money is to do that. My family talked about it, but it was more of like a fact of life. Yeah, this happened, and they didn't really care. I cared. What about those people?

[0:28:25.9]

**FT:** Yeah, so then growing up with that background, how did you come to manage your money independently as an adult? Like, what was your transition like, and sure we all made mistakes, I made plenty of them, did you say it was smooth sailing or you really fumbled?

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**SJ:** I really — it was sort of a combination. I think a theme for me is I've been feeling like I'm fumbling on the inside, but on the outside things worked. I can pay my bills. Right out of college — I majored in art, because I was like, I'm just going to be a missionary, I was very religious, as I mentioned before, and I was like, God's going to take care of it for me, and a man is — because in the south, if you're a woman, you go to college to get your MRS degree.

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**FT:** Still?

[0:29:12.4]

**SJ:** Yeah, still. I always kind of wanted to be different. I kind of imagined I would be maybe single with a bunch of cats. Turns out that's a thing, cat lady. I don't want that anymore. Anyway, I was just thinking I wanted something alternative to what the default was, but at the same time, a lot of things did sort of leak in. One of those things was, well I don't really have to worry about money.

Somebody will take care. A man will take care. God, my boyfriend, my dad, somebody, right? I didn't feel like it fell on my head for a long time. All through college for sure. Then right out of

college, that's when it got really real. I moved to Las Vegas with my then boyfriend and lived with his parents for a few months before getting my own place, and I got a job doing sales for a home phone company. I made \$40,000 per year, and that was more than enough. And I did it, but I always felt like, I was never saving. I was never saving. I didn't start saving until I was like 27, a few years ago.

[0:30:16.5]

**FT:** Maybe because you felt — even though you're making the money and being an adult with your money, in the back of your head, you're like, "Someone's going to take care of me at the end of the day. Just live for now."

[0:30:28.4]

**SJ:** Exactly, that's exactly what it was. I kind of felt resentful that I had to take care of myself. It's like I was in denial of that. I just felt like well, it's somebody else's job. No. It's my job. That's been one of the liberating things about having Introverted Alpha is there's so much pride, and satisfaction, and peace, and all the good things that comes from me taking care of myself and the team. Not just myself. Also a team, and also my guys. They're were paying me, but I'm taking care of them. Now, rather than me waiting to be taken care of, I'm being able to take care of myself and other people.

[0:31:09.7]

**FT:** That \$10,000 in the first quarter of starting the business, and then it happened every month, was a very So Money moment in the beginning. Have you had more since then? Would you say that was the So Money moment, or do you have a different one to share?

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**SJ:** We had our first \$40,000 month in July, and we're on track to make \$300,000 this year, which is double what we made last year.

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**FT:** Amazing! Give me a high five, that's amazing. What changed? You just kept doing the good work, and consistency? Or did you pivot? What happened?

[0:31:44.4]

**SJ:** It was definitely a lot of consistency and hard work, but what really opened up things for us at the beginning of the summer was I had — first of all, I was doing one-on-one coaching for a few thousand, then I made a program that was supposed to be like a coaching replacement for the same amount of money. It was mostly self-study. In fact, there was a self-study option, and then there was an option with very limited support from me.

In the spring this year I noticed, well we're selling it, but I don't even know how these guys are doing. I saw — I had about 200 people that had paid me money in some way or another over the couple of years. I always imagined that when I saw that number, I would feel really happy, and proud, and satisfied, but I felt anxious. Because I didn't know them, and them paying me means that when they press that button, or when they say yes over the phone, or whatever they do, they're thinking that they're going to change their lives. That's why they're doing it. It's a personal development thing.

I knew statistically that most of them hadn't, because with self-study, most of them don't. It really broke my heart, and I was like I don't want to do business that way. I archived all of my products, and I started Long Dating Life, which is all we're selling right now and it is a \$5,000, eight week, group/one-on-one hybrid course. I have a coach that I've been training and she's helping me lead it. That's the intention is I'm going to have coaches that take care of it and everything's very documented. There's an online student area for them to get all the core materials, and then they get the support also in group calls, which I'm doing, and then the coach that's working with me is helping with the one-on-one calls.

We just have a format, and we do them together, and she leads it, and I give her a thumbs up and little feedback in the notes, on the Google Doc, live. That was a big moment for me because it was just me being that next level of devoted to my guys, and also to the health of the

business too. Because part of being so niche is like we've really have to get those results, because there's a lot of it — there's like two spectrums of advice.

There's two ways that guys go when they pay for something along these lines. Either pick up, which is to get laid tonight and not respecting yourself or women, which is awful for them...

[0:34:11.0]

**FT:** And for mankind.

[0:34:13.2]

**SJ:** And for mankind. Exactly. Every time I think about it, it's like I just get that feeling in my stomach. There's so much of it going on, and there's so many guys that don't know any better, so that's a whole another reason to grow my business more is like — so that anyone who wants it, they know it's available rather than having never heard of me, you know?

That's one thing. Then the other thing is just you know, be more present with women. Be more charismatic, but very loose and open ended. The guys that I think would do better, and end up doing better in my program sometimes go to that, because it's like well, it's not pick up. Because they don't know about me yet. What we do is we get them results with dating, getting good at dating, having fun dating, so that they can meet and attract their ideal girlfriend and choose her, rather than just ending up with somebody that chose them that they're half into, which is a real risk.

That is a really big life depreciator, to just end up with somebody you didn't even choose. How awful is that? It's like, that became really real to me, just kind of getting in the nitty gritty, thinking about well, what is it going to be if we don't help them get the results? And then how can I best help them get results? And then just focus on only that and sell that. Because it's one thing, like — whereas Ramit has one course for freelancing, one course for online business, one course for productivity; those are all different things. But mine is so specific. It's one thing; get good at dating. Why am I going to have products that give bits and pieces of it? Rather than one program that just takes care of the result?

[0:35:51.7]

**FT:** Also, it's super smart, because through this strategy, you're learning more about your clients, which can help you for the next phase of the business. You're seeing it from beginning to end and then better understanding if they did get the date, if they didn't get the relationship. You're seeing the outcome and the results. Even if they're not the best, at least then you can learn more, as opposed to just mass selling. Yeah, you might make a little bit more money in the short term, but I don't think it's — I totally agree with the strategy.

[0:36:21.0]

**SJ:** Yeah, I love what you just said. That's exactly right. It feels like we're so intimate with them. We really get it. We hear all of the stories, and the good, the bad and the ugly in everything. We hear it, and then we get to adjust the material to make it easier. Like a lot of the material in the new course was taken from the old course, but I just cut out the stuff that didn't seem to be relevant, and I added more stuff that was missing. We'll continue making it better and better, so I feel like, with this particular thing, we're already in the lead, because nobody's even doing it. I don't want to get complacent, I want to keep making it just extraordinary.

[0:36:58.3]

**FT:** Earlier you said you were making \$100,000, which in California — this is northern California. Yeah, it's a lot of money on paper, but in reality, it easily gets eaten up by the bay area cost of living. Now you're making triple that, has life changed?

[0:37:15.5]

**SJ:** Yeah, somewhat yeah. I have savings, a lot of it has been going to savings. I have a balance sheet that I started in 2013, where it has all my accounts, and my assets, and my debts, a balance sheet, which was a new concept to me back then. I had a mentor who said, "Just whatever that number is, get that number up." Just that's the bottom line number. Whatever your net worth. The assets minus debts.

In the beginning, I was negative 13, which seemed like a lot. Like a thousand was a lot to me. Negative 13, but it was so liberating just to see that number, and now I'm positive 67. In a few years. That's really satisfying, to be able to save. Now I'm making an emergency savings for the first time in my life; a thousand every month is going to that. I think that's like, just the biggest win for me is that I get to take care of myself on that level of having something extra, and not having to be by the seat of my pants like I was when I started.

[0:38:27.3]

**FT:** You're probably sleeping better at night too!

[0:38:29.8]

**SJ:** Sleeping much better. My boyfriend says I'm much happier.

[0:38:34.2]

**FT:** Alright. Now, let's talk about habits. You have the balance sheet, that sounds very habitual. Is there something else that you do with your money now that you are humming along in your business that helps you to stay focused and on track?

[0:38:47.6]

**SJ:** Yes. I have an app called — it's either the Daily Budget or Budget Daily. I think it's the latter. It's really cute. Just this little simple screen. I really love aesthetics. If it's beautiful, I'm going to use it, if it's ugly, I'm really not going to use it. Every time I make any personal purchase for anything, I enter it, and then I get to see it. I have a budget for the month, and every day it gives me that day's portion of what I should have given the total monthly budget, and so I get to see how over/under I am. It helps me know that at the end of the month I've spent X amount more or less than my budget, and it's really liberating. I really love that.

[0:39:39.2]

**FT:** Wonderful. We should all take apps, and they have to be beautiful, I agree. You can thank Steve Jobs for that.

[0:39:45.1]

**SJ:** We can.

[0:39:45.6]

**FT:** He raised our standards. Sara, let's do some So Money fill-in-the-blanks, shall we? I know this is your favorite part of the show. You listen to this show, right?

[0:39:54.3]

**SJ:** I have.

[0:39:56.3]

**FT:** Alright, if I won the lottery tomorrow — do you follow the lottery in the bay area?

[0:40:01.8]

**SJ:** I don't follow it.

[0:40:04.3]

**FT:** Why did I think you would? If you did win it, the first thing I would do is \_\_\_\_\_.

[0:40:10.3]

**SJ:** I would get a beautiful loft in San Francisco, New York, and Paris.

[0:40:17.8]

**FT:** My three favorite cities, yes.

[0:40:20.2]

**SJ:** I can't think of anywhere else. Yeah That's pretty much it.

[0:40:23.8]

**FT:** Sorry everyone who lives anywhere else. Okay, one thing that I spend on that makes my life easier or better or both is \_\_\_\_\_.

[0:40:36.1]

**SJ:** A new wardrobe. I've been updating my clothes, and it's been really fun. I've been buying like — I used to buy a dress that was like \$30, now I'm buying a dress that's \$70 or \$80, and that's just nicer, so I've been really enjoying that.

[0:40:48.3]

**FT:** Good for you, taking care of yourself. When you splurge though, big time like when you're really going to go for the jugular, what's the one thing that you can't pass up?

[0:40:56.2]

**SJ:** Actually my boyfriend and I are taking a three week trip next year to France and Italy, so that's a big splurge.

[0:41:05.2]

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

[0:41:09.6]

**SJ:** That it was up to me. I wish I had been instilled with like, “Okay Sara, there’s nobody else to fall back on, even though you’re a girl.” Which is just crazy how sexist that is, but that’s it. To treat me as a girl the same way as they treated boys. What are you going to do? What are you going to create? It’s up to you.

[0:41:32.8]

**FT:** Have you seen that YouTube video that’s gone viral, this little brattish girl in a store, I think it might be a Walmart or something. Her mom is filming her, and she’s saying they’re in the store in the clothing section with the T-shirts for kids, girls and boys. The girls T-shirts say “hey”, or a heart, and the boy T-shirts are like, “think outside the box”, “be a hero”. Her mom’s asking her, “Tell me about the differences here”, and this little girl, who is in a little karate outfit, which is so perfect, is going crazy.

She’s like, “What does “hey” even mean, mommy? I mean, over here for the boys, it says “think outside the box”. That’s like go, you know, accomplish your dreams. I don’t understand what hey means.” Just look it up. She does a much better British accent than I do, she’s from there.

What about this? When I donate, I like to give to \_\_\_\_\_ because \_\_\_\_\_.

[0:42:30.0]

**SJ:** Whenever there’s any kind of a natural disaster, like a hurricane or anything, I really like to give to that. Because I just feel like my gosh, imagine what it’s like for them right now, everything was normal and now it’s not, and it just always really gets me.

[0:42:42.9]

**FT:** You don’t get much warning. My friends are in Florida right now, we’re filming this during hurricane Matthew, hoping everyone there is safe or has found a safe place to hide but yeah, I mean, they just have to abort the situation.

[0:42:57.2]

**SJ:** Yeah, it's not really something that we think about often could happen but when it does, it does.

[0:43:04.1]

**FT:** All right, last but not least. I'm Sara Jones, I'm So Money because \_\_\_\_\_.

[0:43:09.4]

**SJ:** Because I really love money, and I'm happy to love it. I didn't always, and I do now, and it's like a love relationship.

[0:43:15.4]

**FT:** I love it. It sounds like you've come really into your own and you're starting a new tradition, a new memory of what Jones stands for when it comes to your financial heritage. That's So Money. Thank you so much Sara.

[0:43:28.8]

**SJ:** Thank you so much Farnoosh.

[END]