

EPISODE 630

[INTRODUCTION]

[0:00:35.5]

FT: Raise your hand if you think making a million dollars would make your life better? I'm half raising my hand. Welcome to the show. I'm your host Farnoosh Torabi, this is So Money. Today's guest earned seven figures in one year running a successful online business pretty recently.

That's great right? Well, if you ask her, it's a little complicated. Our guest Melyssa Griffin, recently rediscovered her passion and her purpose by achieving financial greatness and then realizing, you know what? It's not all that.

She opens up about her story of self-discovery and the changes she made to ultimately reach real fulfillment. A little more about Melyssa, she is an entrepreneur who began her career working as an ex pat in Tokyo teaching English. She then began a blog called the Nectar Collective, it was mainly a creative outlet and months later, her blog became a full time job.

She moved back to her home in California to grow the blog which then led to a business by the third year, earning Melyssa a million dollars in revenue per year through her blogs and her e-courses. As Melyssa explains and you'll hear very soon, sometimes making a lot of money is an important wakeup call that maybe you should change your life.

Here is Melyssa Griffin.

[INTERVIEW]

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FT: Melyssa Griffin, welcome to So Money, how are you?

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MG: I'm awesome, thanks for having me Farnoosh.

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FT: Yeah, catching you all the way from – you're in Venice, right? California?

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MG: I am, yeah, in Los Angeles.

[0:02:08.8]

FT: You are born and raised California. I had the opportunity to actually meet you in New York a short while ago and earlier this summer and everyone, Melyssa is like the most Zen person you will ever meet. You have a wonderful aura about you and it's no doubt that you have created a massive online following. Soon to be mainstream famous I think.

I think you have all the qualities for being just a superstar across all platforms.

[0:02:38.8]

MG: Thank you.

[0:02:39.8]

FT: You're welcome. I really mean that you know? You just have this very authentic, I know that's an overused word but you really personify authenticity and delight and I really enjoy getting to know you. I wanted to bring you on the show to share more about – share your wisdom but also, you have a very interesting personal story about how you've come to where you are and along the way, there have been ups, there have been downs, there have been sideways.

Today, currently, right? You run a very successful online program, a few online programs, you teach online courses for entrepreneurs, you have a podcast as well and this all started with you sort of finding your voice online. Finding your – just sort of tinkering with the internet and finding your skillset thrive on Pinterest, right?

That's kind of where it all transpired. Take us back many years to where you were and what kind of led you to the online empire that you've built today?

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MG: Sure, I started it when I was living as an English teacher in Japan, of all places. I kind of was just looking for a creative outlet and decided to start a blog for fun and was talking about self-development and creativity and then started to see all these other bloggers online, who were earning money from talking about things that they're passionate about. I was like, "I could probably do that."

I started monetizing my blog and trying to earn money with different avenues and mediums and eventually, decided to start selling graphic design services. I was kind of using the skill that I had had and worked on throughout my life as more of just a hobby, design, and turned it into this business that I had for a couple of years.

Eventually, that business grew quite a lot and I was getting a lot of clients through mainly my blog readers and people who read my blog and then decided to hire me as a designer.

And then, a couple of years ago, I decided that I didn't really want to do design forever and it wasn't really my purpose or my main passion. I decided to start teaching again. I actually started as an English teacher when I created my blog and went back to teaching but this time in the form of online courses.

I released my first course, called Pinfinite Growth which is about Pinterest marketing and since then, have released a few other courses. I have a membership site now but everything is

geared towards helping entrepreneurs and bloggers really take that passion and the skills that they have and find ways to monetize it successfully, with strategies that are working now.

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FT: Essentially, you went from a blogging to building a business, following your passion to a point where you're very successful, seven figures, million dollar mark revenue with these online services. I do remember you saying when I met you that despite all the successes that you were having on paper, monetary success. You were not super fulfilled. What was missing and how did you go about filling the voids?

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MG: Right, in my third year of business, like you said, we earned over a million dollars selling online courses and I kind of had this vision that like, "Once we hit this benchmark, everything is going to be great." And maybe a lot of other people have that idea too, where you earn a million dollars, you get a promotion at work or you get to date this person who you think is awesome and you think that everything is just going to be fantastic at that point.

Then you'll be happy but I started to realize that the more I chased money and the more I chased more and more money, it wasn't fulfilling to me. The benchmark and that the finish line really just kept moving and moving so it was like, I would set a goal for myself and then hit that goal.

I would never feel that feeling of fulfillment, it wasn't like I was excited about hitting it. It was more that now I was looking to what's next and what else could I be doing to hit a bigger goal and throughout that whole year in 2016. I just felt like I was kind of losing my sense of identity and losing that sense of why I started my blog and my business and the first place which was to spread self-development and creativity and really just help people and create community online.

The more I chase these outside goals, the less I was connected to the overall vision. I had this kind of turning point. I went to a conference that was very self – development focused and there's one speaker who was actually a spoken word artist and was basically just talking about

how we, as a society chase money and chase these kind of outer levels of fulfillment, rather than finding that core fulfillment or giving back and doing all these other things.

It just for whatever reason really resonated with me and hit me when I needed it. From that moment, I really decided to change things in my business so one of the first things that we did was we started planning a big fund raiser which we did in early 2017 and for that fund raiser, I basically gave away all of my courses in exchange for donations.

If someone made X amount of a donation like \$100 then they would get certain courses of mine or if they made a \$200 donation, they'd get other courses. In about two weeks, we were able to raise \$120,000 for charity. To me that really sparked this kind of revolution in my business of seeing that we can do so much good if we focus on money.

But using money to affect change and good in the world. We've been doing that, we also started a podcast called Pursuit With Purpose which is very much about helping entrepreneur, not just learn the strategies to grow their business but also to create a well-rounded purpose filled life.

We're trying to find different ways to create that sense of community and help entrepreneurs and just people in general live really good, fulfilled lives and not fall in to that rat race of competition and comparison, that's so easy to fall in to.

[0:09:17.2]

FT: I love this trajectory. I love that you pivoted in such a real and impactful way, using money to affect change and then comes the podcast and then, what have you been discovering through your interviews? Because I think this theme of lack of fulfillment, feeling run down, unhappiness, in the entrepreneur community runs rampant.

[0:09:44.7]

MG: Yeah.

[0:09:45.7]

FT: Is it all for the same reason? Is it just that we're following the wrong – we're pursuing our “passions” for the wrong reasons, we think that money's going to make us happy, it doesn't. Is there more to it, are there other kinds of stories you're hearing?

[0:09:59.1]

MG: Yeah, I think it depends on the person, it might not be that they're chasing monetary fulfillment, it might be that they want to have more fame or other people just really work hard on their business just because they want to grow the business and then their health deteriorates, they end up in the hospital or they just never see their family.

It shows up in different ways and it's not always because people are chasing more money but it is often because people are chasing whatever that kind of fairytale vision they have of what success is. That's what they're chasing and then kind of they realize that it's not all it's cracked up to be and they have to really work on their whole life instead of just chasing this one thing that they think will bring them everything.

[0:10:46.3]

FT: It sounds like you really have to be in tune with yourself to know and admit that something's not working. And you can feel almost like, it's a weird feeling, right? You're so successful, you've made over a million dollars and you're not happy. Is something wrong with you, is something wrong with the approach? What is going wrong?

I'm curious to know Melissa, what were some of the deep thoughts you were having, what was the – some of the signals to you that this was not a way to go? That something had to ultimately change because your health and happiness was on the line?

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MG: Right, I think the biggest thing for me was just, I remember having a launch of one of my courses in December 2016 and it was the biggest launch we'd ever done. We made hundreds

of thousands of dollars from that single launch and I remember just looking at the order page where you could see all the sales that we made and just feeling nothing.

Thinking like we've worked so hard to do this and it's helping so many people and believe in this course that people purchased and we've earned so much money from selling it. But I felt just numb to the entire experience and it was kind of an accumulation for me of just the entire year of feeling depressed and numb with kind of setting new goals and then achieving them and then just not feeling like I was getting where I wanted to go.

It brought on the sense of just depression and kind of emptiness and when I started to realize that, and especially during that launch, I realized like this needs to change. Even looking back now, I look back and think that I barely saw any of my friends or family during that year.

I just wasn't focused on my relationships with people. I don't know if I exercised at all the entire year. I did not eat healthy and really just let my entire life fall by the wayside in pursuit of this dream that didn't even bring me the feeling that I thought it would.

It's kind of this accumulation of all those things at once.

[0:13:01.2]

FT: What a lesson you give us all in that you can take advantage of this privilege that we all have which is called choice, right? You chose different, you chose to change rather than let this thing control you, this sadness take over.

You lifted yourself up, you literally just made a decision, right? You decided to kind of reorient where the attention was going in the business, to focus on giving back on doing a podcast to do that. You must feel really proud about that, right?

And then in such a short period of time, we're just talking last year you were in this low place and now you're turning things around.

[0:13:51.0]

MG: Yeah, I do feel proud about that. I mean, I think for everyone in business, there will be ups and downs regardless and I just kind of see last year as a down in certain ways, but also one of my biggest breakthroughs that I've had. Just giving me the ability to now share that story with other people who are potentially going through something similar or are seeing things all over the internet.

Telling them that they should make more money or have a bigger email list. Then feeling like "Do I even want those things." I guess I should chase them because everyone else is telling me that I should but using my story to hopefully kind of change that conversation, so that people feel like they can pursue what's important to them rather than just following the outside measure of success that they think they need to live up to.

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FT: This is a good time in the conversation now then to ask you, what is your money mantra? Do you have a financial philosophy, now having gone through the experiences that you have experienced?

[0:14:58.5]

MG: I like that question. For me, now, after going through that experience, I think it's very much that the more I focus on things that fulfill me and the more I focus on how can I help other people versus just how can I help myself and my own bank account. The money will come.

I really believe that, that if you just work hard and you focus on things that are really in line with your purpose, then – and you don't try and like grasp at making money and you don't try and like hold on to this idea with all your might.

The money will eventually just show up for you and it will keep showing up because you're focusing on the right things in your life. Rather than trying to kind of grasp on to this thing that just end up slipping away from you.

[0:15:47.9]

FT: Right, because ultimately, what you're doing, I think in that equation, you're working hard, you're leading with purpose. You are creating stamina, you're building momentum and so where all the money may not come as rapidly, in the beginning, as the other formula which is just to do things to make money.

You're in it for the long run and you're going to have the stamina and then you're building that momentum so ultimately that money will not just start to trickle in but it will start to pour in at some point. That's really – that's kind of the sweet spot, right?

You're doing what you want to do, you're feeling aligned with your purpose, you're having a good time and bonus, you're making money.

[0:16:33.0]

MG: Right, because the other model to me is just not sustainable. It's like, you can make really good money for a year or two but then what? Are you going to be happy running a business that's not fulfilling you?

I also think that when you pursue your purpose and you really focus on the things that are meaningful and exciting to you and that you know that, "This is what I want to be doing," not, "This is what I think I should be doing."

People can see that and your community really resonates with that too. This year, I've gotten so many more comments and emails from people who feel like they can connect to me on a really personal level and they feel like they see that genuine side of me.

I think a lot of that is because, I am just like balls out, here is me. I'm really living my purpose with my business and not worrying that I am doing something that's misaligned and people can feel that and they want to be part of your community when that happens.

It's almost a snowball effect of you pursue what means something to you and you attract more and more people who resonate with that vision too.

[0:17:42.5]

FT: You're an expert at building an online audience, you have hundreds of thousands of people who follow you on your newsletter, your email list but also social media. What's the key to doing that? Obviously it's time, it takes time to build a community but are there any hacks that you learn along the way?

For those of us listening who want to start to really engage more online and build an online community?

[0:18:10.4]

MG: For an email list, I think a really simple thing that you can do is if you're creating content that's valuable for people and solves some sort of problem for someone in your audience. Then create some kind of freebie that goes along with that piece of content. For you Farnoosh, you create amazing podcast episodes.

Even if you just kind of created a one page cheat sheet or a bulleted list of some of the most important points from the episodes or from the comments in your episodes. That would be really valuable for people to just exchange their email address for and be able to download and just kind of take with them.

Whatever kind of content anyone listening is creating, you should be creating some kind of free incentive that people can download. That is just going to be a great way for you to grow your email list and get more of the right people on your list.

Now, in order to do that successfully, you need some traffic coming into your website because if no one's seeing your content or your podcast episodes, then it's harder to be able to get those people to sign up. The thing, we kind of touched on this earlier that really was the catalyst for my business' success is Pinterest. I use Pinterest as a huge way to get traffic to my website.

I see it as a search engine rather than a social media platform. If anyone's familiar with search engine optimization like SEO for Google then basically, just think of "How could I apply these same strategies to Pinterest?" By using things like key words and pinning valuable content and information on to Pinterest?

If you use some just very simple Pinterest strategies and you think of it that way, you can start getting a lot more traffic to your website and then once you get that traffic, these people will see your incentives, download them and you'll be able to grow your email list. Which I think is just one of the most important assets to any business. Is having an email list.

[0:20:15.3]

FT: Well, that's interesting what you say about Pinterest because I think the public sort of perspective or – here's how I think Pinterest is valuable to me. I go on there when I want to design a room in my home or throw a party and I want ideas.

You know, I don't think that people on Pinterest are – this is probably where I'm wrong, I don't assume that they're going on there and they'll like be inspired to sign up for a course or join an email list that will give them information about online marketing or things like that.

You think that that's misunderstanding?

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MG: Totally, it's a big misconception and myth that people believe about Pinterest where they see it as like, well, I go there because I want wedding inspiration or a recipe for dinner tonight and you totally can use it that way and people do. There's also this huge group of tens of millions of people, if not hundreds of millions.

Who are using it to get information as they would on Google but just in this more visual way. I have students, I have a course on Pinterest Marketing and have students in that course who are

in niches like sowing, finance, business strategy, yoga. Pretty much anything that you can think of that maybe doesn't sound like a Pinterest topic or category.

But can really get you a lot of traffic. I have yet to find a niche or industry that doesn't work on Pinterest. It's really just how you create that angle for your content that fits the Pinterest platform. That angle is basically just how can you create something that's valuable and informational and then pin it onto Pinterest. Because like Google, people are going on there to get answers to their questions and problems. So if you do that, then you can get a lot of traffic to your website from Pinterest.

[0:22:15.0]

FT: That's very compelling. I'm going to write them – I am taking notes. I'm trying to talk in right and think at the same time.

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MG: You should definitely use Pinterest to write about the podcast. I think it's good for you.

[0:22:27.4]

FT: Yeah, I'm just trying to think like how can I take – to everyone listening out there. I do think I need a content manager. That might be the next hire at my company, just somebody to go through all the podcasts, we've got them all transcribed. We've obviously got all the audio clips and everything. I just feel like we need another way to get it out there than just iTunes, maybe you can't hear it on Pinterest but you can learn about it on Pinterest. So you've got my wheels turning Melyssa.

Tell me a little bit more about your money history. So we talk often on this show about our upbringing and how that has influenced our financial lives as adults. So is there a money memory you have from growing up that you think kind of captures it for you? In terms of how you were taught about money, how you learned about money and how it's impacted your life today.

[0:23:27.6]

MG: I don't know if I can think – well I guess this kind of does have to do with money and actually does inform how I feel about it now and probably was part of why I felt the way I did last year. But one of my earliest memories as a child was when I was about three maybe four and I was with my mom. She was a single mom who wasn't really earning very much money when she was raising me and we at that time were living in a motel.

So she was just paying the nightly motel rate for us to live there and my earliest memory was the hotel manager coming to our room and basically my mom and him yelling at each other because she wasn't able to continue paying the motel fee. I think at that point we were behind on our payments to stay there. So we ended up getting kicked out of the motel and I don't really remember what happened after that maybe stayed with a family member or something.

But that memory I think kind wove itself throughout my childhood and even now as I am running a business. Where I have this relationship with money where I always have this subconscious worry that it will disappear. I think that that mentality kind of contributed to how I felt last year where it was like, "I'm making all this money but I need to make more because who knows what's going to happen."

And at the end of last year when I started to realize that that mindset was ruining my life, I decided to make shifts and really try to change that mentality so that I stopped feeling like I had this lack of resources and started trusting that things were working out the way that they were supposed to. That my money wasn't just going to disappear. That I was safe and secure and like I said, if I just focused on giving and focused on following those things that are fulfilling to me then the money would just continue to come and it has.

My business continuous to grow but that was a big lesson just realizing where those money mindset issues were coming from and how they were starting to inform my life as an entrepreneur.

[0:25:42.6]

FT: Wow, in some ways though would you say too that your upbringing, being raised the way you were, that were financially fragile. That also in a good way inspired you to be very financially strong in your own life. Now maybe that doesn't mean chasing money but it does mean finding financial balance and security and being your own boss.

[0:26:05.5]

MG: Yes, absolutely. I definitely think that I have a good mindset around money, where I'm good with spending, good with saving, don't have any debt, I never have. Really just set up systems to make sure that I never fall into that place that I grew up in. So it definitely does have good aspects to it as well.

[0:26:32.8]

FT: Was there ever a failure that you experienced related to money? I would say you may have already captured this for us, in the sense that there was a period in time where you caught yourself in the act of trying to chase the dollar signs. But besides that was there anything else that was a very hard lesson for you, a hard lesson learned about money?

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MG: I don't know that I would say failure but I think one of the harder lessons that I learned was learning to invest in myself. I was always okay with a little investments here and there but I think just growing up the way that I did, it was hard for me to invest in like consulting with people or Masterminds where it's more expensive. Really getting to that point where I could just pay for something and not ever have to worry about it.

And just know that that investment was going towards my learning or was just going towards growing my business in some ways. So I have definitely gotten through that mindset and really see the value in investing in people and things that are going to be useful for my business. But that was also a little thing for me to move through, was just paying for things that are a little bit

more than the average expense. Which as you grow your business, I'm sure you know, that it will start paying, yeah it's important.

[0:27:57.0]

FT: It's important. Yeah Facebook ads cost money yeah and it will really move the needle. You can't just throw \$50 at it. If you can and it's successful for you, you can make a lot of money on that strategy.

[0:28:10.2]

MG: Right, yeah.

[0:28:11.1]

FT: And I want to learn all about it. What would you say is your So Money moment?

[0:28:18.9]

MG: Ooh, my So Money moment.

[0:28:22.4]

FT: So Money moment like all the financial stars align, you felt really proud. Some really proud money moment for you.

[0:28:30.5]

MG: Yeah, I think it would have been earlier this year when we did our fundraiser. We did it for Pencils of Promise which builds schools in developing countries for children. During that fundraiser, we raised about a \$100,000 from my community. I also wanted to, for me at least this spiritual and this almost like, what's the word, subconscious way to move out of that mindset that I was in, in 2016.

I wanted to make a donation myself of \$20,000 so we matched donations up to \$20,000. I remember when I made that donation I was like nervous and felt the adrenalin because it was one of the most expensive things that I had ever purchased at that time and especially something that wasn't directly benefiting my business. It wasn't like I was investing in a Mastermind or Facebook ads. It was something that I was just giving to another organization that I thought was doing great work.

And that moment, maybe there was a little fear beforehand. I felt like it was just a lot of money to really just be hitting the donate button and feeling afterwards this major feeling of abundance and realizing that nothing changed in my life. I didn't suddenly become financially insecure. I didn't have to worry about paying my bills and it really was all in my head about being able to donate that much money to an organization and since then, it's really helped me with donating to other organizations.

And to just seeing the bigger picture of my business and expenses and things like that, where I realized that the value of donating and giving back and realizing that it is not actually negatively impacting my business at all. In fact is really positive thing to be able to do.

[0:30:28.6]

FT: The more you give, the more you get. I totally believe that. Before we wrap up here Melyssa I would love to ask you what is your money habit? Do you have a money habit that you practice daily or weekly that helps with your money management or just feeling in alignment with your money values?

[0:30:46.7]

MG: Yeah, so I actually got this idea from Denise Duffield Thomas and what she recommends is basically a daily practice to help you almost A, see how much money you're making in your business and in your life and B, to stop grasping on to this idea of making money and just let things flow and just be open to receiving money and value in your life. So what she suggests is creating a spreadsheet for every day, every month of the year.

And every day, going in and tracking how much money are you bringing in on your business and then how much value are you attracting. So in the money column, I just simply put the revenue that we bring in each day and then the value column, I put in things like someone gave me a free smoothie or somebody gave me one of their courses for free or whatever it is. If I got something of value for free, then you put the value of that in that column.

And then each day you can see like wow, you are probably bringing in more money and more value than you really think. Because especially as women, we have this mindset that we have to do more, we never have enough money and we have to keep grasping at this idea of making more. But as I've started doing this spreadsheet, that I have actually been doing for a couple of years now, I've started to see that the money is just flowing.

It is just coming in and almost the more that I see that, the more I manifest that more money will come. I change those subconscious limiting beliefs that I've had about myself and about making money and that has really helped me to get to this better place of knowing that I'm bringing in money every day and it just flows into my business.

[0:32:35.9]

FT: I really like the concept of writing down things that may not have been like a check that was given to you or cash money, but something that was valuable. Because that really opens up your world. You get to really see how grateful we should be and how generous the world really is, like it's not just about the money. I really like that a lot.

[0:33:03.7]

MG: Yeah, I like that too. Yeah and like you said, it's not just about the money. It's about the other things that we attract to.

[0:33:10.3]

FT: So much value right, all the resources, all the help and by the way, Denise Duffield Thomas is a friend of the show here on So Money. She was guest 399, so for those listening who want to hear more of that amazing advice, please check out episode 399. It is an explicit episode because Denise has a potty mouth and she's a lot of fun. I'm not too crazy, she doesn't curse like a sailor, she doesn't curse like crazy but she is – I think her podcast is called – Something like, I will tell you in a second. The Lucky Bitch Podcast.

[0:33:48.2]

MG: Yeah, that sounds right.

[0:33:49.4]

FT: So there is there to look forward to. Alright, Melyssa let's do some So Money fill in the blanks.

[0:33:57.2]

MG: Cool, let's do it.

[0:33:58.7]

FT: Okay, this is when I start a sentence, you fill it really fast. If I won the lottery tomorrow, let's say 100 million bucks, the first thing I would do is?

[0:34:07.6]

MG: Start a foundation.

[0:34:10.2]

FT: Alright, who would you help?

[0:34:12.8]

MG: I'd like to focus on educational charities, charities that are helping people in other countries that are wanting to have an education but can't for whatever reason. I came to that conclusion after deciding which charity should we be helping because I feel like when people have an education, their educated, it solves every problem in the world. So most issues are just as a result of lack of education.

[0:34:38.7]

FT: I agree, the next Pencils of Promise perhaps, the next Oprah School.

[0:34:43.8]

MG: Yeah, there you go.

[0:34:45.4]

FT: There you go, alright one thing I spend on that makes my life easier or better is?

[0:34:52.0]

MG: Oh always getting my food delivered whether it's from a restaurant or it's my groceries. I just never really go and buy food which makes me sound so lazy but definitely adds to the efficiency.

[0:35:07.8]

FT: No, you are preaching to the choir here. Everything I think that can get delivered to my house, I will pay for it. Most often because time is money right? And then getting in the car or in our case like hoping on a subway or getting a cab or whatever. I mean if I can walk there and it's a nice day, that is one thing, but I hear you. I hear you lady.

[0:35:31.2]

MG: Yeah, the grocery trips end up becoming like this two hour stroll of me just walking down the aisle.

[0:35:36.0]

FT: And you buy things that you don't really need because you're there and there's so much marketing, some savvy marketing agenda that's like all in the background and impulse buying. Okay, one thing I wish I had learned about money growing up is?

[0:35:54.9]

MG: I wish I learned more about saving for things like retirement or investing. I feel like I just completely skipped that chapter of life and I'm now playing catch up with saving for retirement and investing and things.

[0:36:10.2]

FT: I didn't know that about you that you grew up poor, really. I mean living in a motel with your single mom, that had to have been – that had to have forced you to grow up quite fast, I would imagine. You don't grow up taking things for granted and then how was it like with amongst your friends?

So this is sort of a side bar here but maybe I should have asked this earlier, but I can't let go of that image in my mind. Of your mom arguing with the guy at the motel. What kind of psychological impact did that have on you growing up as a kid? Did you feel different?

[0:36:53.7]

MG: I didn't really feel different until I was ousted as being different. I remember this one experience, I think it was 7th grade and my best friend at the time lives in this nicer area of San Diego where we both lived. I invited her over to my house one day where we lived, in this

smaller apartment and not so great area. After that, her mom basically forbade her from hanging out with me again.

I had gone to their house many times and kind of knew them but because of where I lived it was kind of an off limits friend to have now. I think that she said that she thought I would be a bad influence and that to me started this mindset of, "I guess I'm different because we live here because we don't have very much money." I think it was definitely hard growing up with those circumstances but now, I look back on those moments and feel grateful for them.

Because as I am creating a community online, I feel like I am very empathetic to other people's needs and experiences and can really see from their perspective and how they're feeling and can understand how they're feeling. I think that even though it was hard growing up in certain ways it has definitely helped me just in terms of creating a more organic vulnerable community online too. But yeah, that was definitely there.

[0:38:24.0]

FT: Can you imagine growing up in the opposite household in that woman's household who told her child she couldn't hang out with you? Imagine that child's perspective on money and self-worth and all of that. I think you definitely had the better end of the stick there.

[0:38:38.4]

MG: Right, yeah. Absolutely and the kind of interesting thing was my dad, he lives in Orange County. I didn't see him too much when I was growing up maybe once a month or so but I ended up moving to his house for high school. So I lived with him, he's an attorney. He makes good money, he lives in a nice house and a nice neighborhood. He's remarried to somebody that I think is really great. So I moved to his house in high school.

Thinking like this is again, the same mindset of this is going to be great. This is going to be it. This is where I will be happy and I'll have the life that I always wanted, that I've seen these other kids have. Because it's a life of more privilege and I ended up not being happy there either.

There are other reasons for that, just not really getting along with my family and certain other personal family reasons, that will take too long to get into.

But I guess it was also kind of this wake up moment that nothing outside of my life, nothing else will ever bring me happiness. It's really just the happiness that I cultivate internally so it led me on that path to realizing that as well. That regardless of whether I am poor or have money that's not what's going to bring me happiness. So it's almost been this lifelong thing of how money – where I am starting to realize that money is not the point.

[0:40:08.4]

FT: Well I'm glad we got it all figured out here on the podcast.

[0:40:10.5]

MG: Right.

[0:40:12.2]

FT: You are now complete, you know? Life is a work in progress, it is and we thank you for sharing your stories with us Melyssa. Last but not the least before we have you go, finish this sentence, I'm Melyssa Griffin, I'm So Money because?

[0:40:31.5]

MG: Because I care about helping other people feel financially secure enough to live the life that they want to live.

[0:40:39.8]

FT: Thank you so much Melyssa, really appreciate you coming on the show and tell us more about your podcast, your website, give us all the goods.

[0:40:46.8]

MG: Yeah, so my website is just my name, melyssagriffin.com and it's got a funky spelling. It's Melyssa with a Y so melyssagriffin.com. I've got all of my courses there, I've got a lot of blog posts and podcast episodes and just started my podcast a few months ago. It's called Pursuit with Purpose and people can find that at pursuitwithpurpose.com but it's very much interviews with people that I admire and that I think can help entrepreneurs live a really well rounded happy balanced life.

[0:41:21.0]

FT: So needed, congrats to you. Thank you so much again.

[0:41:24.7]

MG: Thank you so much Farnoosh, have an amazing day.

[END]