

EPISODE 744

[INTRODUCTION]

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FT: Have you ever wondered how anyone gets a hundred, let alone 100,000 YouTube subscribers? Do you hate being on camera for your business but want to get better? Well today's guest is going to talk about that and so much more right here on this podcast. Welcome back to the show, welcome to So Money. I'm your host Farnoosh Torabi.

I've always been impressed and fascinated by those people out there who create businesses, rise to stardom through YouTube? I mean, especially these days, YouTube is pretty crowded last time I checked and there are people who are just starting three weeks ago, a year ago, six hours ago who are doing things that others are not and as a result getting noticed and getting subscribers.

Today we have a guest who knows all about how to leverage YouTube, she's done for herself, she does it for all of her clients. Her name is Sunny Lenarduzzi. She's a marketing master with a decade of experience creating brand creating brand strategies using social media and video marketing.

Forbes named her YouTube channel, one of the 20 must watch channels that will change your business. An entrepreneur named her YouTube channel one of the top 10 channels every entrepreneur should follow. Sunny's here and I met her at a networking event, she was giving me some quick YouTube lessons.

I have to admit, I was a little overwhelmed, I was really digging it, you know? I was trying to take a lot of mental notes but I'm already pretty scattered and I feel like YouTube is some place that requires a lot of work and focus and I'm enjoying the podcast, I enjoy writing, I enjoy speaking, I enjoy Instagram, it's like, really, do I need to master YouTube?

She had me convinced that maybe I should make a little bit more of an effort there. But she's got a lot to share as far as how to just take the first step, you know? How to take the first step to get noticed, get people excited about what you have to say especially for those of you listening who might be in the entrepreneurial space or you have great talents and skills that you want to showcase and they're really visually oriented.

Of course we talk about money. Sunny talks about this incredible phone alert that she sends herself from time to time to help her keep her in the right financial headspace and I think I'm going to start doing this myself. Also, why losing \$10,000 was actually a helpful money lesson for her.

Here we go, here is Sunny Lenarduzzi.

[INTERVIEW]

[0:03:15.1]

FT: Sunny Lenarduzzi, welcome to So Money.

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SL: Thank you so much for having me, I'm so happy to be here.

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FT: I want to talk all about the YouTube. You know, where were you when YouTube came on the market? Do you remember? Because it wasn't that long ago.

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SL: It wasn't that long ago, to be honest, I was not paying attention at all to YouTube, whatsoever. I really just, I fell into it. I fell into YouTube pretty much backwards. By accident, when I was a consultant I had a business doing social media consulting and one day out of pure

desperation needed to answer a client's question and a bunch of my clients were asking the same thing and so I figured, okay, what can I do to make my life easier instead of getting on different phone calls and meetings.

I decided to sit down and film a YouTube video and overnight, that video got a couple of thousand views with basically no subscribers on my channel. I realized the power of the platform and how amazing it was to build a business.

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FT: I was working at thestreet.com for their brand new video channel it was 2006 and I believe that was the year that YouTube IPO'd. Until then, we kind of didn't YouTube a lot of credit, this is where like the – people make weird videos on YouTube, who wants to watch other people do things?

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SL: Isn't that hilarious now?

[0:04:43.4]

FT: What? You know, I can watch reality TV but I'm not really into reality TV so I don't know if YouTube's going to be overkill. Well, little did we know and you had the foresight to really, the force wasn't right when YouTube launched but yet you did have the foresight to know that this was a good place to hang out and invest your career in.

You mentioned that your video, your first video got thousands of views overnight and that sounds very simple but looking back, what was it about that video that made it successful other than just being on YouTube?

[0:05:19.9]

SL: Well, it was really perfect timing and I think it's interesting because this is in 2015. March of 2015 is when I posted my first video that was really business related, prior to that, it was exactly what you said, it was you know, old demo reels and random family videos and just was basically a dumping ground for random videos and that's all I had on my channel and I wasn't using it intentionally at all.

Then yeah, my clients were asking me about Periscope at the time because it had just launched and it was getting all this hype at South by Southwest so people were talking about that and Meerkat and everyone wanted to know how to use those two tools for business. I just sat down and basically broke down, okay, this is why live streaming's beneficial and this is my preference out of the two platforms.

It was a perfect storm because it was a trending topic at the time so everyone was talking about it, everyone was searching for it. That drove a lot of traffic and the other thing was, I was the first person to make a video about Periscope and using live streaming for business on YouTube. I automatically was ranked on page one as the number one result for what is Periscope.

It was very serendipitous and happened in a really great way for me to realize and have that lightbulb moment of, I get really intentional about this and I'm doing this every single week. Imagine what could happen and that's really when I dove head first into it and I've been studying it for the past three years and helping other entrepreneurs leverage the platform to build their businesses.

[0:06:54.9]

FT: I want to dive deep into your career and money mindset but for all of us listening including me, who some of us are full-fledged entrepreneurs, some of us are just curious, some of us are in transition, some of us want to do a side hustle become brands.

Who is best positioned to have a well watched YouTube channel? And then your number one bit of advice for getting noticed on YouTube. This isn't 2006 anymore, you can't just put something up there and someone will, everybody will see it, it's like, you can definitely get lost in the ether that is YouTube in 2018.

How do you stand out and really authentically, right? Not just doing things because this is what's – this is the click bait, of course that's probably part of it but tell us what should we do.

[0:07:45.6]

SL: Yeah, truly, my approach is probably a little different than a lot of people who talk about YouTube because I really do look at it as an entrepreneur and I look at it as an evergreen lead and traffic machine. It is how I built my email list from scratch. It's how I built my business from a small \$50,000 a year consulting firm basically on my own to now having close to a million dollar business in just three years.

It's been this source for me to build an audience, build a customer database and build my brand really. What I recommend to anyone who comes in contact with me and I have a lot of free information on this on my YouTube channel obviously.

But my number one piece of advice is focusing on what your ideal client wants to hear. What are they searching for, what are frequently asked questions that you're getting and how can you take that and turn it into your own unique content that is valuable and educational?

A lot of people talk about going viral and you mentioned clickbait and people think that's the way to get attention on YouTube, that's not really how I look at it. How I look at going viral is a different acronym that I use for it, it's valuable information for a very targeted audience. Using your own unique intel because everyone in the world, I mean, it's hard to stand out and be unique now but everyone in the world has a different experience of how they become an expert in whatever their craft is.

It's sharing your own unique experiences and strategies to really relate to the audience and stand out as someone who has a different take on things. Relevant, obviously and building relationships with your audience and then authoritative. You want to make sure that you're speaking from a place of authority and that you have the actual experience and intel and expertise to be talking about what it is that you're talking about and making sure that you're

keeping your content aligned with your brand and your business as supposed to doing random videos to just try and get views.

And then final piece which is the most important and something that I made a big mistake on when I first started on YouTube. Leveraging the content for your business. When I first was starting, I was just blown away by the response to my videos and I was like, my gosh, I'm able to help so many people, the comments are so supportive and encouraging and people are obviously interested in the way that I teach things, this is great, I'm just going to keep making videos.

I have videos out there that have millions and hundreds of thousands of views on them and I didn't do anything with those viewers. At the end of the video, I basically was like great, thanks for watching, bye. Forget about me now.

Instead of being like, okay, how can we build a relationship from here? What I always tell entrepreneurs if they're using YouTube to build their businesses and their brands is make sure you have somewhere to send people. Whether that's your email list, a lead magnet, an e-book, a Facebook group or a social platform or even another content source like a podcast.

Get them to have other touch points with you so that they become part of your long term tribe as opposed to just seeing your video, getting helpful information and then forgetting who you are.

[0:10:56.9]

FT: That's important, you have to think about what you want to do with that audience, you know? It's not just – if you're just doing this for fun, okay, but why not leverage that to something, to the next level like further engagement.

People love you and they're coming all the time, they're going to want to buy something from you.

[0:11:14.1]

SL: Exactly. That's another thing I just want to touch on this because I have had this question actually come up a lot in the last couple of days is giving everything for free on YouTube, why would anyone want to buy from me or work with me and I really believe that generosity equals abundance and I believe the more you give, the more that you're going to get.

I know for me, if I see this same person showing up at the top for a specific category, that's the person I'm going to want to work with because that same person keeps answering my questions and I'm thinking, that person must be the expert.

It's about creating this omnipresence really of being everywhere that your audience would be searching and just continuing to show up for them as this helpful source of information that's going to push the needle and eventually, you're the only person they're going to want to buy from.

[0:12:02.4]

FT: All right, Sunny, why YouTube? Why are you so passionate about YouTube? Why not Instagram or you know, Twitter or gosh, Periscope? What is it about YouTube that really makes you, that sparks joy in you?

[0:12:19.1]

SL: It sparks so much joy in me because my mission is a lot bigger than just YouTube, I really want to create success ripples for anyone who comes in contact with my content or works with me. I want people to walk away from my content going okay, I now know and have the tools to be able to be my own boss and to really build a life on my own terms. That's really my overarching mission and that I've helped thousands of people now go from not having a business or having a very small business to getting on YouTube.

Starting to put out videos, you don't need a massive audience. I have people who have less than a thousand subscribers but have generated millions of dollars in revenue directly from YouTube. Making the content in the right way as an entrepreneur, as supposed to just thinking as a content creator.

I'm really passionate about it because I've seen how big of an impact it can create and I've seen what it did for me and I didn't really intend for it to become what it's become but it's changed my life, I say that all the time and it sounds so cheesy but it is so true. I was asked to speak at NATO's headquarters to the FBI and CIA within a month of posting one of my first videos on YouTube because the head of social media found me and said, wow, she seems to know what she's talking about, let's have her come in and talk about video marketing with our delegates.

It's changed my life and it's why I'm so passionate about it because I know the capability it has to change other people's lives and it's such an incredible platform because it works for you when you're not working.

A lot of other social platforms, pretty much every other social platform, you have to constantly be on to really see the return from it as opposed to YouTube, I have videos that still are running for me and the ranking number one still three years later and they're bringing hundreds of leads into my email list, into my community every single day.

[0:14:10.2]

FT: Incredible. I found out some interesting factoids about you Sunny. Well I mean, you had this on your website. Should come as no shock to you but I thought they were really interesting and I want to share some with the audience and there is a point to this. Other than just like you know, having a good laugh because some of these are kind of funny.

You said that you were a weather girl at one point in your career in one of the coldest cities in Canada. You never have had a whole cup of coffee in your life which I can't believe because you have so much energy, where do you source your energy?

[0:14:44.1]

SL: Green tea.

[0:14:45.3]

FT: Green tea, okay. So something with caffeine in it.

[0:14:48.2]

SL: A little caffeine, yeah.

[0:14:50.2]

FT: We also know that you cried when you saw the Spice Girls in concert.

[0:14:54.2]

SL: Yes.

[0:14:54.6]

FT: Really? Who is your favorite Spice Girl?

[0:14:56.4]

SL: Scary Spice all day. I actually dressed up as Scary Spice. My mom made me be replica outfits and I still to this day swear she was looking directly at me and I just started crying.

[0:15:11.5]

FT: That's so sweet.

[0:15:14.1]

SL: I loved them.

[0:15:14.8]

FT: Well, what is a financial factoid about you that is kind of out of the box interesting unique?

[0:15:24.6]

SL: I would say a financial factoid about me that's kind of unique is that I really think my biggest lesson about how I operate in finances, in every aspect of my business came from probably my biggest financial failure. That was when I was first starting out in my business and I was in that phase of just trying to really figure out how this was going to grow and I was feeling a little stuck.

I was connected with a coach, a business coach and from the outside, everything looked great, I trusted the person and \$10,000 later which I really didn't have, I put it on a line of credit. Really no value and return for that. I basically got screwed.

It was such a shock to my system, I was –

[0:16:17.1]

FT: How do you mean screwed? They left town?

[0:16:19.3]

SL: There is basically just – no, it wasn't that they left town, they just didn't deliver what they had promised to deliver and refused to refund the money and just turned out to not be what was promote. I really treasure that moment because it was such a huge turning point for me in how I work with my clients and also, being more cautious and careful where I invest my money and just because things look shiny and bright doesn't mean that they're necessarily going to be valuable in the long run.

I think part of how I think about it as well as this is the time when I was in my early 20s and I did not have that money and it was such a shameful experience for me and such terrifying experience for me because I couldn't figure out how the heck I was going to earn that \$10,000 back, it seemed like the end of the world and it is, it's a lot of money.

I really went into this place and at the mantra that I say on a daily basis to myself now is that abundance flows easily to me. I really have to convince myself and switch my mindset into that because as an entrepreneur. I think it's really easy to slip into scarcity.

In that moment, that's where I was living, I was living in this place of I'm never going to make this money back, I don't know what I'm going to do, I should just go and get a job, what am I supposed to do?

From that day forward, I really just gotten to this headspace of abundance flows easily to me and I just repeat it on a daily basis and every time I make a sale of any kind, I actually have a little alert that pops up in my phone and it says that.

I think that is in unique kind of approach that I've taken to the ups and downs that come along with having your own business.

[0:18:00.7]

FT: Abundance flows easily to me, that's your phone alert so guess what, I'm doing that, I'm going to re-program my phone.

[0:18:09.8]

SL: It worked really well if you just keep saying it.

[0:18:13.3]

FT: Yeah, I mean, it's no joke, your mindset, what you tell yourself, your beliefs, whether they're limiting or abundance based can make sometimes all the difference but not to take any credit away from you either. You're not just sitting on your couch saying this and then take the money manifests, it's like you're out there doing the work, you're asking for your worth.

You're billing your client, you know? That's part of it too?

[0:18:40.4]

SL: Absolutely and I think that for me was even a really hard hurdle to get over and this one experience helped me get there because I realized that I didn't really know my worth and I didn't really know what I was capable of and I think a lot of that decision of just being like, okay, take my money, help me was from a place of scarcity, it was from a place of I don't know how to figure this out on my own and in a lot of ways they didn't but I also needed to do some internal work until it can decide it will be like, you know what? I am fully capable.

I am fully capable of doing this and there's a million people in the world who build businesses, I can do it and I can learn what I need to learn and even if it takes doing it on my own for right now, that's okay. Not putting all of my eggs into some other basket.

[0:19:25.1]

FT: In some ways, do you think that you were setup for a career where failure was a high risk so you started your life as an actor and then journalist and now an entrepreneur and in all of those fields, there is a degree of rejection, there's a degree of failure that I think is above average.

Do you think you were primed for this new role that you're taking on?

[0:19:49.8]

SL: I do and I actually credit the way that I was raised in a lot of ways for my risk tolerance because I do think it's higher than normal and I think for most entrepreneurs, it is. Because it is risky and it is scary but I was raised in a household of athletes and my grandpa was a professional athlete, my dad was a professional athlete and I always say that primed me so well because I would watch my dad come home from the most horrific loss or the most incredible win and be the same person.

Bounce back either way within a few hours. I really didn't realize this until I got older but I realized that wow, I'm pretty resilient, if something bad happens, yes, I can have a pity party for

a minute and then I bounce back and how do we fix it and move forward? Because it's always about forward momentum and I do think that played a big part and even when I was an actor and a journalist, I remember getting some really crazy feedback and some really harsh criticism.

I never really took it super personally. The only thing that it did for me was basically reinforced that I am not meant to work for other people and that I wanted to build a life on my own terms and I wanted to be my own boss and so that just lit a fire for me to really not take what they said as gold and put too much weight into it because I think if I did then I would be still working for other people and I still would be really validating my worth based on external things as oppose to going, "No I can do this on my own and I can build my own life."

[0:21:32.1]

FT: I really respect that. It's hard, it sounds like oh it was a natural progression. I experienced these times in my life where rejection was a big part of it and I grew from that but it is hard. It takes a big person to say, "You know what? That's not who I am and that's not going to define me." I remember in my early days as I was trying to make my way in the world of journalism and particularly on camera, I had people who told me, "You might want to lose five pounds. You might want to change your name, You might want to change your name."

[0:22:01.5]

SL: Oh yeah.

[0:22:02.6]

FT: Can you imagine?

[0:22:03.5]

SL: No. Like your name is everything. Your name makes you –you and I have friends as well but I went to journalism school who did go through that and changed their names to make it

more acceptable I guess for the mass audience but in this day and age, you don't have to do that anymore. The only way to exceed is to be uniquely you.

[0:22:25.2]

FT: I agree, although I have written about it before in my newsletter and I have talked about it publicly, I hated my name growing up. All I wanted to be was the same, the same that I wanted to be Ashley or Tina or Christina or Rachel like I just wanted a normal girl name and someone said to me the other day on the podcast, "Do you really want your 10 year old self telling you what to do when you are 35?" Or 25 or 50 for that matter?

You know we hold on to these experiences, memories, influences as a kid and they show up in our adult life. They do we can't help it but do you really want that memory and that feeling that you have when you were 10 to now steer your path?

[0:23:09.6]

SL: Yeah, and dictate where you are going and it is funny because I actually hated my name growing up too. I hated it and I would get made fun of all the time and now, I am so grateful especially in doing what I do.

It is memorable, it is a standout name and I think it makes me a little unique. So I think it's just funny that when you are younger all you want to do is assimilate and be the same as everyone else and as you get older, you're like, "No," but what was really great about me or the things that are a little bit different and unique.

[0:23:41.1]

FT: You said on your website that, "Yes, Sunny is my real name and no, my parents are not hippies." That is your birth name. Speaking of your parents, many people who come to the show who reference their parents as being huge influences, financial influences in their lives and there was a recent study. I have been referencing it all month, Chase Slate, our sponsor did this really awesome study looking at the financial relationship that parents have with their kids.

And over 50% of parents say they have had a money talk with their kids, what was your greatest money memory from your parents and your relationship with them that sticks out?

[0:24:21.2]

SL: Truthfully it was when I was starting my very first business which is actually an online magazine and my parents basically said to me, “Do it and here’s \$5,000,” which my parents do okay but they’re not loaded and I was just blown away by that generosity and I basically said, “But what if I fail? What if this doesn’t work? What if I screw up?”

All the what ifs and both of my parents just sat me down and said, “You never truly failed at anything and the only failure would be that you are not trying this and we believe in you. Do it.”

And it really set the tone for me in investing in myself and understanding that even if it was technically a failure for me outside and that first business did not make a lot of money but it taught me everything I needed to know to then build a successful consultancy and I do believe even to this day it is still teaching me things about how I am running my current business. So that lesson for me was huge in being able to take certain leaps of faith.

That I know are going to teach me something, be a lesson and also allow me to invest in my further development even if there is not an immediate pay off. So that is probably the biggest lesson from my parents.

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FT: Do you think that you were under a lot of pressure to perform well with essentially that gift of money?

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SL: Yes for sure but I also am – if anybody knows me really well, they know that I put the most pressure on myself out of anyone in my life. My parents never really put pressure on me. They

just have an unwavering belief in myself and my brother and that has allowed me, I feel that that's allowed me to be the person that I am and to take the risk that I take and it's allowed me to stand on my own two feet and that is the last dime I really took from anyone in building my business and that was about 10 years ago.

So it was the kick start and the belief that I needed at the time where I wasn't sure of what I was doing.

[0:26:23.7]

FT: What was your biggest money failure other than the \$10,000 you never got back? But it got turned out well in the sense that you got clear on your money mindset.

[0:26:35.4]

SL: Yeah, I mean that definitely I would say I still would say that's my biggest failure to be honest. I think that that was such a massive lesson for me and something that I actually remembered again at that time having a conversation with my parents and just solving like I made such a huge mistake, what am I going to do and they said this is going to be one of those defining moments that you look back at and you go I'll never going to do that twice.

And I am going to think a lot harder about where I'm investing my money and how and what the intention is behind the money and why you're really doing it because I do – like I said, think that I did that out of a place of I don't feel like I am good enough to figure this on my own and I just need a savior and no one else is going to be your savior. You still have to do the work on your own.

[0:27:24.8]

FT: Your So Money moment, what was it? Okay so there have to be so many times in your career as you have been building it, now you are close to a seven figured business, that's amazing. Congratulations on that and you'll soon cross that threshold no doubt but what was the proudest moment financially speaking that you had in recent years?

[0:27:46.3]

SL: Oh truthfully it was actually yesterday which is kind of funny. It was yesterday when we were actually going over the financials over the first half of this year and I realized that we were on track to surpass that goal of hitting seven figures and we had our biggest revenue month ever last month and it was a So Money moment because I realized, “Wow I have built a business and brought in this abundance and brought in this wealth and built a team around me and support a team around me based off of who I am uniquely as a person and my unique talents to the world.”

And it is one of those things that you know I’ve never really taken that seriously and that I don’t really look at doing YouTube as doing this monumental lifesaving thing but then when I was looking at the financials yesterday, it was like this piece of paper affirming that I am doing something that is making a big difference in people’s lives and it is allowing them to build businesses. It’s allowing them to build brands.

It’s allowing them to get these incredible opportunities and it just was one of those sort of stop in your tracks moment of going, “Whoa we 4xed the business last year and we are doubling it this year.” And that’s based on me which is really, really weird and amazing.

[0:29:06.5]

FT: Why is it weird?

[0:29:07.4]

SL: I don’t know, it just feels so surreal because I mean it is the day and age we live in and this is totally possible. You could build businesses based on who you are and what your talents are which is so incredible and I am so grateful to be alive at this point but it does, it is still one of those things that I have to get used to I guess.

[0:29:29.7]

FT: Yes, you will be getting used to this. I see bright stars in your future. I mean how long have you've been doing this YouTube?

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SL: Well technically this business is really only two years old.

[0:29:42.1]

FT: Give me a break, two years come on girl – woman I should say. We're all women around here. It's really amazing and actually we had an opportunity to meet at an event recently, our friend Chris Winfield hosted this incredible live event called Unfair Advantage and he brings me on sometimes to chat about media and all that fun stuff and he always gathers these amazing entrepreneurs who are all about up leveling their careers and making great connections.

And learning and you and I met and in that 20 minute conversation, you gave me such great advice about how to – you really inspired me about how to really make my YouTube page which is not really – I mean it exists but I don't do anything with it, to leverage YouTube to extend the kind of relationship that I have with podcast listeners over to YouTube and I am definitely considering it because you know I am not that shy to video.

Everyone knows I got started in television and I continue to do a lot of on camera work but it's more that how do I make it work for me so I am not feeling that I am just feeding this beast that is YouTube and doing it in a quality way but not one that is going to jeopardize my ability to do the other stuff that I am doing currently and fervorously. So you can only be at so many places in this you know?

[0:31:13.2]

SL: You absolutely can and I believe in mastering one platform first and you certainly have mastered the podcasting platform so yeah.

[0:31:20.8]

FT: Thank you. All right let's also – we're going to get to some So Money fill-in-the-blanks very soon but before that, one question, what's your number one money habit Sunny that you are practicing right now?

[0:31:34.3]

SL: My number one money habit that I am practicing right now that actually I believe was about a year ago when I first started implementing this and it sounds maybe a little bit strange but you can tell me, it's really when I first started to pay myself first at the end of the month. So for a very long time in my business is paying myself last and paying myself the breadcrumbs but now, I have made it a habit to ensure that I have money and I am being paid first.

And recognizing that I am really the most valuable part of the business because the whole business is based around me and I love my team. I couldn't do this without my team but I think that that mindset of like, "Okay everybody else eats first and I eat last and I get the crumbs," was not beneficial or helpful to my mindset in the business.

[0:32:20.9]

FT: Have you read the book *Profit First*?

[0:32:23.0]

SL: Yes, that's what it's based off. I love that book.

[0:32:25.7]

FT: Did you like that? I kind of made the connection there.

[0:32:28.6]

SL: Yes, I highly recommend that book and I read it last year and it changed everything and it's been so valuable for how we manage the finances in the business now.

[0:32:39.1]

FT: Mike Michalowicz, the author has been on So Money. He's incredible, he's an incredible entrepreneur and business man. He could sell anything pretty much.

[0:32:48.0]

SL: Yes.

[0:32:49.5]

FT: That's besides the point, he's also got great advice around how entrepreneurs can create a sustainable business essentially because they are putting themselves first and then it's hard because you want to first perhaps pay your vendors and your employees and I get that but like you said, you are the most important part.

You are running the ship. So if you are not covering yourself first, then that is really putting the entire business in a vulnerable place.

[0:33:20.6]

SL: Absolutely and I think I have learned that on all levels in the last year that in order for the business to be healthy and sustainable and successful, it always I have to be showing up for myself and that really has become my definition of being your own boss. It is to show up for yourself so you can show up for everything else and take care of yourself so you can take care of the business.

[0:33:40.8]

FT: That is another that I am going to put on my phone. Show up for you, so many truth bombs. Okay let's fill in these blanks shall we? So Money fill-in-the-blanks. If I won the lottery tomorrow, the first thing I would do is _____.

[0:33:54.3]

SL: Buy a home in Vancouver on the water. If you have been to Vancouver it is an amazing city and it's also really expensive when it comes to real estate. So that is a dream of mine and that is the first thing I would do.

[0:34:05.3]

FT: Oh is it? Okay, I didn't know how the real estate market was there but I have never been to Vancouver. I haven't really been to the Northwest part of the US let alone Canada before.

[0:34:16.5]

SL: You should come, it's beautiful.

[0:34:17.9]

FT: All right, on my to-do list.

Okay, one thing I spend on that makes my life easier or better is _____.

[0:34:24.5]

SL: Fitness. I invest quite a bit into fitness and it makes my life a lot happier and healthier.

[0:34:30.4]

FT: What's your practice?

[0:34:31.8]

SL: Well it varies. I did bar method for a very long time and I absolutely loved it and now I do something called Lean Squad which is virtual personal training and a meal plan and I am just about to try Orange Theory. So I mix it up but I work out at least five times a week.

[0:34:51.4]

FT: Wow. I am also a bar aficionado. I go to Physique 57 and if you follow me on Instagram, you know I am always talking about being there and I – what was it, the lean?

[0:35:03.2]

SL: Lean squad.

[0:35:04.3]

FT: Lean Squad, virtual training and meal planning. How much does that cost?

[0:35:09.9]

SL: To be honest, it is a friend of mine so I didn't pay for it but I think it is a couple hundred dollars, I am not even sure but he's incredible. He is an ex-professional athlete, he is a rugby player and I mean if he is this specimen of what the business looks like and you see his Instagram account you'd be like, "Okay, I am signing up for this." And he and his wife are both incredible shape and really live the brand and it's really fun and it is why I also like it because you can do it anywhere.

[0:35:41.0]

FT: The 90 Day Lean Plan is that what it is?

[0:35:44.1]

SL: Yes, yeah that's it, are you on the Instagram account now?

[0:35:46.5]

FT: Okay, I am on the site. I am intrigued.

[0:35:48.9]

SL: Yeah it's awesome.

[0:35:49.4]

FT: Okay, the one splurge that I make that I can't live without is _____.

[0:35:55.5]

SL: This sounds so superficial but nails.

[0:35:57.9]

FT: Nails?

[0:35:58.6]

SL: I get my nails and toes done.

[0:36:00.3]

FT: It's a splurge of your money and your time.

[0:36:02.0]

SL: It is.

[0:36:03.6]

FT: I am learning now as a busier person because I have people that I'm responsible for other than myself is that I can't get a manicure and a pedicure, I can't get my hair colored and cut in the same day. I am going back and forth to salons and –

[0:36:19.7]

SL: Which is the worst. That is truly the worst. I have found a place in Vancouver that gets my nails and my toes done in 45 minutes at the same time so that's my only go to. I can't deal with anything else.

[0:36:29.0]

FT: Yeah, recommend me a place that will do my hair, my nails and everything at the same time where I am just like sitting there like a diva.

[0:36:35.2]

SL: I feel like that's maybe a business idea right there like pampering for busy women on a very efficient schedule.

[0:36:41.0]

FT: Yeah and they'll come to my house. I mean there is this thing called Glam Squad that we have in the US but they're not cutting your hair. They just do your hair, your make up and your nails and they could come and I don't know if they all work at the same time but they can show up at your house at the same time and I guess you could delegate.

[0:36:56.2]

SL: Smart, totally.

[0:36:57.7]

FT: All right, one thing I wish I had learned about money growing up is _____.

[0:37:01.9]

SL: I wish I had learned about investing a little earlier in my life because I think I waited a little too long. Well not waited a little too long but I wish I had learned earlier about investing my money and not just putting it into a regular savings account.

[0:37:17.3]

FT: A lot of us I think feel the same way. It's definitely a part of the financial literacy conversation that goes amiss. I mean if you are lucky enough to have any talk about money growing up like budgeting, saving, that's great but yeah, investing is a whole other level and I think that's just because the general population doesn't quite feel confident to talk about it.

[0:37:37.8]

SL: For sure.

[0:37:38.6]

FT: To call themselves investors where if you've got a 401(k) at work you are an investor.

[0:37:43.7]

SL: Yes, yeah exactly.

[0:37:45.8]

FT: All right, when I donate, I like to give to ____ because ____.

[0:37:52.1]

SL: The Alzheimer's Society of BC because that's where I live and my mom's dad, my papa and my dad's mom as my nona, both passed away from the disease. So I am very passionate about it and I am involved in doing a lot of speaking with them and just raising as much awareness as I can.

[0:38:11.5]

FT: Yeah, it is a very difficult disease to experience but also as family it's – I know I've heard from many friends that it is very painful, it is very tough. It is special that you are able to pay homage to them through your charitable contributions, that's really special. Okay, you're ready for this one? "I am Sunny Lenarduzzi. I am So Money because ____.

[0:38:34.6]

SL: I'm So Money because I have created my own wealth based off of my unique skills and talents.

[0:38:42.8]

FT: I love it. We'll be seeing you on YouTube. 100,000 subscribers?

[0:38:46.8]

SL: One hundred and sixty three today actually.

[0:38:49.3]

FT: What? You need to update your bio. I think we had a 100,000 that was yesterday, right? Today you have another 60,000.

[0:38:57.2]

SL: Yeah, it's pretty crazy.

[0:38:59.1]

FT: But who's counting?

[0:38:59.6]

SL: Who's counting, right?

[0:39:01.4]

FT: Sunny you're amazing. Thank you so much for coming on So Money and I hope to connect with you on person again soon.

[0:39:06.6]

SL: Thank you so much for having me.

[END]