

EPISODE 877

”SH: How you feel, the physical vibration in your body is a result of what you're thinking. I could go spend 10 grand on a new wardrobe for my book tour and feel amazing about it and my husband would be puking over that.”

[INTRODUCTION]

[0:00:54.4]

FT: Our guest today says self-care is the key ingredient to actually overcoming your obstacles and pursuing your passions, welcome to So Money everybody. I'm Farnoosh Torabi, we are welcoming Susan Hyatt to the show, she is a certified master life coach and the creator of The BARE coaching program. Her book is called *BARE: A Seven-Week Program to Transform your Body, Get more Energy, Feel Amazing and Become Unstoppable*. It just came out in March and in the book, she talks about how she reached rock bottom.

How she struggled with her weight and how she overcame her obstacles and transformed the way that she felt about her body and herself. She runs an incredibly successful coaching business, helping other women do the same and you better believe we talk about money because money is such a source of emotion, right? It triggers a lot of emotion, it triggers a lot of feelings of self-worth or lack thereof and all of that contributes to your self-esteem, your well-being, body image, all of it.

Here is Susan Hyatt.

[INTERVIEW]

[0:02:01.9]

FT: Susan Hyatt, welcome to So Money my friend, it's great to finally connect with you.

[0:02:07.9]

SH: I am so excited to be here because I am all about some coin.

[0:02:11.7]

FT: That's a great way to kick it off and you help so many women, thousands of women transform their bodies, transform their lives, you're a master certified life coach, you do all of the things. You have courses, you write, you have a podcast, you have a book.

Let's start with the book, that's brand new on your docket and it's your second book although your first, that's been published through a major publisher, it's called *BARE*. The book has a lot of promises. Walk us through it.

[0:02:39.1]

SH: It absolutely has a lot of promises so we were joking before the recording that the book is a seven-week program but I promise that it is designed to transform your body, get you more energy, help you feel amazing and become the bravest, most unstoppable version of you. The great part about it is it's not a diet.

It's basically my goal here is to really disrupt the diet industry and have women get their power back by tuning into pleasure.

[0:03:09.6]

FT: Tuning in to pleasure, what does that mean?

[0:03:12.3]

SH: Here's what it means is you know, I'm turning 46 and by the time a woman is my age, she has typically, on average dieted over 31 years of her life and she's also attempted to diet more than 60 times and on average over a woman's lifespan, that number grows to dieting over 130 times.

What I have learned as someone who used to be like all about counting my weight watcher's points and all about measuring myself and my food and all the things is that women don't need more willpower, we need more pleasure and when I started diversifying my pleasure and working with women over 11 years ago on food and body issues.

I started to really uncover that I could help a woman lose weight but when we did a lot of the deep heavy lifting inside and did some things that were really counter culture to most of the diet and fitness and health world, things really started to get interesting and I started to help women focus on expanding their lives instead of just shrinking their bodies.

[0:04:21.2]

FT: Thank you for doing that. It's really conflicting because I think, on the one hand, there is this desire to be your best self, physically, emotionally, mentally and for a lot of people, men and women, that includes like a trim version of their body, right? I worry that for women, that can also mean making themselves smaller in ways that are harmful.

You know, playing small, feeling small as supposed to you know, looking small which is one thing but then the other is like actually diminishing your self-esteem as a result of it. Do you think there is some sort of subconscious linkage there that is unhealthy that women strive to be smaller because of insecurities?

[0:05:11.8]

SH: Absolutely. I mean, if you think about it, we're all stepped in this diet culture from birth and on average, girls start dieting at the age of eight. I know. Let me tell you something, I have a couple of different parts of my business and I was feeling conflicted about maybe I should just choose one and pivot away from this work on food and body and my daughter is 18 now but she was 10 at the time and she came home from school and she said, "Mom."

Now, she had already heard this very body positive messaging out of me but you know, when you're a mom, you're like, "Are they listening?" She came home and she said, "every girl at the

cafeteria table today made a pact to not eat her lunch and go on a diet together,” and she said, “that’s messed up, right?”

Yeah, that’s right, that’s messed up. I was sort of feeding her information, I had this little elementary school vigilante going into the cafeteria and saying, we’re eating our lunches because we need our energy to save ourselves on the playground and do what we need to do and yes, when a woman is fixated in an unhealthy way, on and I invite your listeners to really think about this, how much time do you spend on any given day –

Changing clothes, because nothing makes you look thin enough, worried about I have to go to that lunch and they’re going to serve gluten and champagne and I can’t have that or avoiding being seen in photography or on video or in a staff meeting because you don’t want people looking at you because you don’t think you look right or acceptable.

If a woman is spending all that time and energy distracted, what’s not getting done, right? We’re not smashing the glass ceiling, we’re not going after our goals, we’re not running the Whitehouse. I really want to help women take back all that power and time and energy and harness and focus that on real goals in their lives and typically, women are like, “Yeah, well, but I want to look like whatever. I want to have J-Lo’s butt. I want to fill in the blank.”

Here’s the thing is that if your amazing body has any chance of showing up highest and best self, it’s not going to be through depravation, it’s just not.

[0:07:44.4]

FT: What you promote is not a weight loss plan which I think is clear here as you’ve described but a life gain plan and through that, part of it is mastering your money, that’s part of the journey that you go on with your clients. Can you talk about some of the connections between this healthier mindset shift around body image and food and you know, for lack of a better term, weight loss and our financial health.

[0:08:16.1]

SH: Well, I was just joking, I was on another interview last week and the host is an amazing entrepreneur, seven figure earner and she's not moving her body and she's not eating in a way that powers her up and she is you know, really struggling with some body image issues and she's kind of how I was 12 years ago, I was very bratty about the whole, "You can't make me. I'm going to eat all the donuts and I'm not moving my body and you can't make me."

I said to her, I challenged her. I said, "Listen, there is such a correlation between how a woman spends her money, earns her money, and her relationship with money and a woman's relationship with food and body, they are directly linked and so I promise you, it's not even a bold promise, it's the truth that if you come home to yourself and you learn how to take exceptional care of yourself from a place of love.

You can't help but get right with your money and make more money and do all – if that's a goal of yours and do all the things" and so, what I see happening is, women who are on the diet culture train, man. Probably most of you listening, you've been taught and you are currently believing that you're only allowed the small amount of calories and you really have to do the whole, no pain, no gain thing and it's also steeped within our entrepreneurship culture, right?

All the hustle it no cost and all that kind of stuff. The problem is, there's only a part of that that's true. Yes, you need to work hard. No, it's not that you can just sit on your couch and manifest your dream house and your dream car to be successful in business, there are things you have to do. Yes, there are sacrifices to be made but it's become so twisted that it's this all pain, no gain, depravation, hustle at all cost and I, with business and health flip it on its head and say no, the more fun we have the more money we make, the more pleasure we have, the more our body appears the way we want.

[0:10:33.7]

FT: Well, I think the undercurrent, when you're thinking about health and then you think about your money, so emotional. It's such a triggering topic and you mentioned, you know, young girls wanting to go on diets, it's at age eight which indicates that they're starting to have a lot of insecurities about their body image at a very young age and I think that your insecurities about

money also can start from a very young age, depending on what you witnessed and experienced.

It's so deep rooted that it makes sense that when you're older, your behavior with things like dieting versus also managing your money can be parallel. I also have this, I think parallel experience with how I eat and how I manage my money, you know?

I'm sort of one of those people that goes through phases, right? Right now, I just want to eat bagels because that's what is curing my stress and I don't have a lot of time to eat so when I do get to eat, I just want to eat what I want to eat.

I'm not worried about calories because I'm like, well, I'm not snacking, I'm just going to eat what I want at the meals that I get to eat. With my money, I sort of feel that way too. I'm not sort of grazing spending, I'm not just like you know, impulse spending here and there, going to the store, going online shopping, not tracking.

I'm very deliberate about how I spend just like right now with my food intake. In a month, that could be completely different but I don't know, I give myself this ability, this privilege to just sort of take it one day at a time.

[0:12:08.4]

SH: I don't think that's unhealthy what you're saying.

[0:12:11.0]

FT: Yeah, I think to be able to do it well and I think this is why it works for me and it could work for others is because I do know the basics, I know I'm not supposed to eat French fries every day. Then I don't also like spend my money like crazy every day, right?

I know my limits and I have sort of a working understanding of what is healthy versus what is not and for me, what is manageable and what is not and so you know, therefore, I'm not strict with diets, I'm not strict with budgeting but I have sort of a working understanding.

I think, just thanks to lots of years of experience and failure and success to kind of at this point know what works. That's my little summary.

[0:12:54.7]

SH: Well, I think that what you're describing though is you have a connection to self. That's really what's missing for most people's plan around help and money is that they give away all their popper to this external plan. Then they hate the plan and so they don't want to do it, they go run and hide and yes, there is a direct correlation between how you eat and how you spend so I was always someone who would deprive and then blow it out man.

Because for every equal or for every deprivation, there's an equal and opposite binge. What you're describing though is just a very consistent sustainable way of being. Bagels aren't bad, I talk about food –

[0:13:42.7]

FT: Really?

[0:13:43.7]

SH: I talk about food as like power foods.

[0:13:45.7]

FT: I just had a bagel this morning and I feel a little guilty.

[0:13:49.2]

SH: Well see, that's the problem is that it's like, "Bagels, bad." Because we've been taught that carbs are terrible for us and so then we're like, "I can't have that and I'm guilty now because I ate that which doesn't serve you."

Where it's more like this in my plan. That you have power foods, those are foods that when you eat them, they give you tons of energy, they feel great inside your body, awesome. Then foods that are strictly pleasure foods which is probably a bagel, which is a food that is just delicious. It doesn't really have any nutritional value; neither is off the table. We get in trouble when we start saying, "this is a good food, this is a bad food."

"Let's eliminate all carb, let's eliminate all gluten, let's eliminate" – unless you have straight up food sensitivities or some kind of health issue, that requires you not to eat a certain food, this is all creating disordered eating.

With power food, it's different for everybody, right? I could eat a bagel and be really tired but it's not going to cause me a lot of stomach pain and stress and trouble like it would my cousin. It's like, we're bringing you back to yourself and deciding like okay, a nutritionist would tell me that broccoli is a really great food that I should eat.

Is it? If it makes you feel, I mean, broccoli is something that actually makes me feel sick to my stomach. It's a matter of what are the foods that power you up? Let's make sure we have that available.

Then let's also allow ourselves to have a damn bagel and not be all up in our feelings about it.

[0:15:25.9]

FT: Well, they say you are what you eat and then they also say you are what you spend.

[0:15:31.4]

SH: See, I think you are how you feel.

[0:15:35.5]

FT: How you feel is a measure of how you're eating and how you're spending it in all of the things. How you feel, the physical vibration in your body is a result of what you're thinking. I could go spend 10 grand on a new wardrobe for my book tour and feel amazing about it and my husband would be puking over that. He would have horrible thoughts about it.

[0:15:58.1]

SH: What's it like at dinner at your household by the way? Speaking of your husband and your family. Not to side bar too much but I'm curious.

[0:16:08.4]

FT: AKA, the silver fox. He is so awesome and we are so opposite in so many ways about dinner at my house, my kids are 20 and 18 now so my 20 year old Ryan is away at college, my 18 year old is graduating from high school this year, she drives and so it's not – I mean, gone are the days where every night we're sitting around the table, eating a meal that I've prepared.

Somebody else makes my food now which I'm very happy about but dinner is my husband and I debating typically, we're debating about money, we're debating about politics, we're debating about what clients have done and said, how we're going to handle things and if my daughter is in the mix, she's the biggest badass of the house and so you better bring your facts to an argument or a debate with Cora Hyatt. She and my husband loved to debate and I just sit back and watch them but it is fun at my house.

[0:17:05.3]

FT: Sounds like it. I am sensing a lot of good vibes across the mic.

[0:17:12.6]

SH: They are good vibes, we typically are having a life coach as a mom. It is a whole different set, a whole different ball of wax. So my kids is typically saying things like, "Please stop

coaching me” like, “Can I just say what I am saying?” you know? It’s pretty hilarious, we could have a reality show.

[0:17:33.5]

FT: Well that might be in your cards. I would watch that. Let us transition a little bit to some money questions. So it is Financial Literacy Month, April, and in partnership with our sponsor, Chase, we want to ask guests what was the greatest way that you learned about money growing up. Was there a person or an experience or a course or something that you experienced that you feel gave you a lot of financial learning?

[0:18:03.2]

SH: Absolutely, so honestly I love money talk and my earliest money memory, so I was the first one in my household to go to college. I was the youngest of three kids and my dad was an entrepreneur himself but he was an over the road trucker and my mom until 8th grade was a stay at home mom and with the ups and downs of entrepreneurship, my dad might blow out a couple of tires on his truck, which is a couple of thousand dollars.

Which is a lot of money to my family and so it was very feast or famine in my home and if my mom was sitting at the kitchen table with her shoebox full of bills paying bills, you’d better make yourself scarce like you do not want to be around her when she was paying bills because it wasn’t a happy thing and so from a young age, it was like a picked up on this vibe that you have to work hard, that money is limited.

And if you want to get ahead you need to do something different and so my family really encouraged me to go to college, which I did but there wasn’t – you know there wasn’t a lot of training around money with me growing up in terms of like how to manage it, how to invest it, how to spend it and so what’s interesting is I honestly learned most of the healthy attitudes I have towards money from my husband.

So we have been together, we are about to celebrate our 26th wedding anniversary and I got married when I was 19 years old, which is like crazy town. Thankfully it worked out but everyone thought I was nuts. I know right?

[0:19:46.0]

FT: My mom got married at 19 but that was 40 years ago.

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SH: Yes.

[0:19:51.4]

FT: Different time, different era, different culture.

[0:19:53.5]

SH: I remember my college professors, I was a political science major with a minor in women's studies and they were all like, "Okay it is your choice if you do want to get married but what is happening here? Like child bride?" but my husband was raised by an accountant, finance major and he was really the first person to introduce me to money management and understanding not just earning money but building wealth.

And I didn't – I mean I ignored him until I was slightly older but it was interesting to look at the contrast between the money lessons that I had growing up that money is hard to make and money is hard to keep and there is always something and save for a rainy day versus someone who really taught me about investing in yourself and in your business and in others and so over the years, prior to I am about to celebrate my 12 year anniversary with this company.

Prior to that, I worked in residential real estate, which was entrepreneurship but very different and becoming a woman who creates her own paycheck was one thing but then learning how to become a woman who invests in her own company and grows her wealth is another thing and

so I would say the relationships that I had and falling on my face, you know being broke for a little while because I didn't know how to manage my money, those were some of my best lessons I had.

[0:21:26.0]

FT: What was your biggest lesson that you mentioned falling on your face, some of the failures, what is one that really sticks out?

[0:21:32.7]

SH: So prior to becoming a residential real estate agent, I worked in marketing and public relations and so where the political science tie in was I worked in DC for a boutique PR firm that had all government clients and so when you are working in PR and spending other people's money to promote them that is really different than spending your own money to promote your stuff and so I knew how to promote but I didn't necessarily understand.

Which is why I am so committed to teaching entrepreneurs these skills how to promote myself in a way that made sense and so when I started my real estate career, I'm like, "I'll just take out full page ads. I'll just run magazine ads. I'll just write" and not understanding that building a PR awareness campaign is really different than running ads that have a call to action that will make you money and so my first month in real estate I ran up thousands of dollars of ads spend.

With no conversion coming back and I was sort of like, "Wow." Now it did a couple of things, it did get me local awareness. People knew I was in business to sell houses but I didn't pace myself properly. So it is like understanding how to have a marketing and advertising budget and how to spend it in a way that is going to bring new paying clients versus just look nice.

[0:23:01.8]

FT: Yeah and often in the beginning, the marketing and that budget is later, you know? It is nice to have but to the extent that you can do that for free just through word of mouth or tradeoffs,

bartering, cross promotion, things like that it is a hard cost to justify in the beginning especially to your point like it wasn't converting. Was this before Facebook and all of the online?

[0:23:29.7]

SH: Yeah, so I laugh about it because we were on MySpace. They didn't let the old people on Facebook at that time and so it was about 12 years ago that the Facebook let us old folks on right? So it was before social media, it was all old school stuff.

[0:23:54.1]

FT: Wow so fast forward to today, you are running a multi-platform business, what is the mission? Where do you want to be in five years? I mean you have done so much already and what do you enjoy most about what you do that you want to continue and build out over the next few years?

[0:24:12.3]

SH: So I am absolutely on this mission with BARE to grow BARE and I am already working on the second installment of BARE, which is the BARE process for pre-teens. I really want to get this into schools, into hospitals and like that 10 year old daughter of mine who was in the cafeteria what if she didn't have a mom talking about this stuff and decided that day like many eight year olds, nine year olds, ten year olds like, "Oh okay this is what we do."

So I want to grow BARE and roll that out. Get another book out, roll it out into schools and hospitals and health care systems and I am also and have been for three years certifying and training BARE coaches in this methodology. So I really want to grow that and have as many life coaches out there certified in BARE as possible so that the message spreads. So that's a huge goal of mine.

And then the other side of my business is helping entrepreneurs make money, which I am not going to stop that either and there's a couple of programs and masterminds I have within that side of my business that I do see continuing to grow. We are continuing to bring on more staff

and more coaches to help us with that. So I really love everything. The core of everything that I am doing honestly is about helping a woman harness their power.

Whether it is through business or through body or a combination of the two and that's going to continue to roll in the next five years for sure.

[0:25:40.0]

FT: That's incredible what a great way to scale. I think that is always a challenge when you are a soloprenuer or when you are running the show like you are, training others is brilliant.

[0:25:51.9]

SH: Yes.

[0:25:52.8]

FT: Okay, so you are an entrepreneur, you're a mom, you're a wife, you're a woman, we are really interested on this show learning about how women "have it all." It sounds like you have an incredible support system starting with your partner, what do you think has been in addition to that a secret to your success?

[0:26:14.5]

SH: You know I was just watching "Have you Seen the New Madonna?" they are calling it a docu-drama. It's called "Madonna and The Breakfast Club."

[0:26:24.4]

FT: No, I want to see this though.

[0:26:27.4]

SH: You have to watch it. I just recorded my own podcast about it because it's basically a documentary. They call it a docu-drama because they have actors and actresses acting out this stuff and the actress looks exactly like young Madonna. So it is so weird, I'm like, "Wait, is that really a clip from then or now?" but anyway, the docu-drama is about the time in her life when she was sleeping in a synagogue and learning to play guitar.

And all the people that were around her at that time before she hit it big and one of the things that I stopped, it is on Amazon, I stopped it multiple times to take notes so that I could talk about it because the people around her, the DJ's that were in the New York City clubs at the time, the band mates that she had, they all commented on how she had an unshakable belief that she was going to make it. You know she was going to become a star.

And I think that mindset work has been so important for me over the years because when I started in real estate everyone said like, "Oh only the top few percent of realtors make any money" and they said the same thing when I decided to ditch all of that and become a coach and it is like, "Guess what? Who are the people making money? I am going to go study what they are doing and I am going to become one of those."

It is not an option that I am not and so I think mindset has been a huge part of my success and then the other thing about this Madonna and The Breakfast Club is they said that when she wasn't recording new music or learning how to do something, she was on the phone trying to get an agent or she was in New York City dance clubs handing the DJ her cassettes and saying, "Please play my music" and she would not just do that.

She would stand there outside their booth until either they played it or they told her, "No I am not going to play it" so I think I was like, "Yes! We have to do that" we have to have that belief in ourselves but we have to also be relentless in our pursuit about it. So be devoted to getting yourself in getting your message out there.

[0:28:39.7]

FT: There's this famous saying that the best way to avoid failure is to try again.

[0:28:44.5]

SH: Yes.

[0:28:46.2]

FT: And try again and try again and try again and it is hard because if you're always getting that door in your face, it's not failure until you give up. Someone else might give up on you but it is not until you give up on yourself and I love hearing that Madonna waited before she was Madonna, Madonna with a capital M, she would give it the time it needed and good for her. We need to hear more stories like that because we forget that there was a before, before Madonna.

[0:29:15.9]

SH: Yes and one of the key DJ's in New York City he was like, "I'm actually embarrassed to admit, I was one of the ones that wouldn't play her music and she kept coming back" kept coming back with new music and he was like, "I just wasn't into it. I didn't think she was any good" and he said, "And honestly she handed me those same kinds of demo tapes today I would say the same thing but she didn't give up." People were like, "You can't sing, it is no good" and she kept going.

[0:29:45.1]

FT: Good for her. Let's do some So Money fill-in-the-blanks. This is where I start a sentence and then you just finish it.

[0:29:54.1]

SH: All right.

[0:29:55.1]

FT: Okay? Okay, here we go. If I won the lottery tomorrow, the first thing I would do is?

[0:29:59.6]

SH: Invest.

[0:30:01.6]

FT: Really even now?

[0:30:03.4]

SH: Honestly, I would invest all that money probably in scaling BARE into schools for sure.

[0:30:10.7]

FT: Do you think your kids will follow in your footsteps?

[0:30:14.0]

SH: You know what's funny is a psychic tells me my daughter will, she tells me "no way." No, I actually my Ryan is such a wild card. We're all waiting to see what he actually does when he graduates from college. I think he is too much of an adrenalin junkie to be a life coach although it is super exciting and my daughter, I don't know. She is a writer so I think actually the way they'll follow in my footsteps they both love to read and they both love to write and I absolutely could see both of them becoming published authors about whatever their thing is.

[0:30:50.2]

FT: Well that is a great place to start. All right, one thing I spend on that makes my life easier or better is?

[0:30:58.5]

SH: Help. I hire lots of help and my favorite helper is my main squeeze Larissa but my personal assistant who does my laundry, cooks my food, runs my errands, she makes my life so easy.

[0:31:13.8]

FT: Larissa is your?

[0:31:15.6]

SH: Larissa is my executive assistant. She is like, oh my god, I couldn't function without her.

[0:31:22.2]

FT: She is not doing your laundry yes, okay.

[0:31:23.8]

SH: No, no my personal assistant, Emily, she keeps my life at home running on an even keel, which is so important to me.

[0:31:31.9]

FT: Laundry is the worst.

[0:31:33.9]

SH: It is the worst. It is the worst and it is never ending.

[0:31:36.6]

FT: Hey, no one wants to do laundry I mean.

[0:31:40.2]

SH: Nobody except my sister.

[0:31:41.7]

FT: Right, whoever does laundry should get paid handsomely.

[0:31:45.0]

SH: Yep, I agree and I don't like to do it and especially don't ask me to mate socks, forget it.

[0:31:51.4]

FT: No, no, no. I 100% agree. Okay, when I donate I like to give to "blank" because?

[0:31:58.6]

SH: I like to give to women running for office because we need more women in government and I also started a scholarship fund for female entrepreneurs. So I like to give money to budding female entrepreneurs.

[0:32:11.8]

FT: I love that, thank you for doing that and last but not the least, I am Susan Hyatt, I am So Money because?

[0:32:18.6]

SH: I walk my talk.

[0:32:21.3]

FT: Yes, you do ma'am. Thank you so much. Thank you for all of your work, thank you for all of your hope and guidance and fun. You're so fun.

[0:32:31.5]

SH: Oh thank you, you know years ago I set out to prove it true that the more fun I have the more money I make and I am delighted that that is the truth in my life. So you are fun too. You are So Money.

[0:32:44.2]

FT: Thank you, I try. Wishing you the best with the latest book and we'll hopefully have you back again soon. Thanks Susan.

[0:32:53.8]

SH: Thank you.

[END]