

Speaker 1 00:00:02 Welcome to season two of the popup pod, where my guests and I are exploring one big and juicy question, how much money is enough? I'm your host, Nicole Antoinette, self-employed, partnered, but not married child free by choice. And I've had a somewhat rollercoaster history of experiencing up and down class changes throughout my entire life. My parents filed for bankruptcy when I was 14 years old, and I've been pretty much obsessed with personal finance ever since. And so the question we're exploring this season, how much money is enough? It's a question that I think about all the time and I can't wait to share today's episode with you. This intimate conversation is 100% listener funded paid for by my sliding scale Patreon community. That means that you won't hear any ads or sponsors on this show. It's just me backed by the support of 400 plus people who have come together to ensure that everyone involved in making this podcast gets paid.

Speaker 1 00:00:59 That includes me as the host and creator my sound engineer and musician Adam Day, as well as every single one of our guests, our Patreon community also funds the creation of a full transcript for each episode, which you can find in the show notes to help make these conversations more accessible. Those are our production ethics here at the popup pod. And if that aligns with your own values, I would love to invite you to come check out our community@nicoleantoinette.com slash Patreon. That page of my website answers all the questions you might have about Patreon. You know what it is, how it works, what bonus content you get access to, why I've chosen this funding model. All of that is on that page. And our community is just fun and easy and welcoming space. And remember that it's run on a sliding scale so you can pay whatever amount makes most sense for you, either as a monthly payment or an annual payment, and you can move up or down the scale as needed over time.

Speaker 1 00:01:55 You'll also get access to a ton of fun bonus content, live gatherings, the chance to help shape the topics and conversations of future seasons and more. So one more time. It's [Nicole antoinette.com/patreon](https://nicoleantoinette.com/patreon), and hopefully I'll see you there. In the meantime, I am excited to introduce you to today's guest today. You'll meet Buffy Jay Davis, whose pronouns are she her? Buffy's a writer, a web designer, a rug tougher and more. She's got a bunch of jobs which we talk about, especially because each job fulfills a different purpose for her, which I found really interesting. Buffy is a dear friend of mine. And I'm so grateful for the true transparency that she brought to this conversation, sharing the real numbers of her earnings, her debt, her savings, as well as stories about the fact that most people in her social circle grew up in a higher class bracket than her. And she talks about how that shows up in her day to day life. We talk about money, resentments, our completely illogical money behaviors, and so much more. My hope is that this conversation opens up some gentle and judgment free space for you to think about some of the questions that Matthew and I discuss for yourself. It absolutely did that for me. There's parts of this conversation that I'm still thinking about long after we are done recording. Okay.

Friends, let's get into it. Here we go.

Speaker 1 00:03:26 Okay. Here's where I would love to start as a way of you introducing yourself. Can you share where your money currently comes from? Like what you do for work, or if you're financially supported by someone else, or if you're living off savings or credit cards or some combination of those basically introduction by way of how you have access to the money that you need to survive.

Speaker 2 00:03:48 <laugh> yes. Such a good question. I have a lot of jobs. I'll just start there. Um, I I'm self supported and have basically been financially independent since I was 16 ish, maybe 17. My jobs are this I'm a web designer. That's where the bulk of my money comes from. I'm a writer. I make some amount of money from my sub stack and book sales. And I am currently working on a manuscript that I hope to sell for, uh, a sizable advance. And by sizeable, I mean \$50,000 or more, I make rugs. I'm a rug tester. I sell those and I do nutrition consulting for a company called black eye nutrition. <laugh> so those are my many varied revenue streams. And sometimes I'll pick up like a job where I'm like designing someone's newsletter template or, you know, like I am available for different things, but primarily those are my four revenue streams.

Speaker 1 00:04:54 Yeah. I'm particularly interested in this because each of those on its own could be its own solo thing. Right. There are people who just do web design or who just do writing or who just do some kind of like hands on art practice or just do nutrition consulting. Right? Any of those things that you mentioned is it, and maybe it's a combination of both these things, but do you feel like your preference is to have a lot of different things going on or is this a, none of them make enough money? So I cobble all these things together.

Speaker 2 00:05:22 Well, I'll start by saying that. I'm not sure there's an amount of money that I could have that would make me feel safe, which I'm sure will dive into deeply, but I don't have like a trust fund. I don't have parental support. Like if, if shit were to really hit the fan, I, there's not like I would have to basically ask my friends for money, which I do not feel comfortable doing. So I am often very fearful that I won't have enough, which prompts me to work more. And that is Laing with time, like as I make more money. And as I see, you know, I'm 38, so I've been self supporting for 22 years. <laugh> and I've really almost only one time did I run out of money? And it was brief. I like was outta money for like a week. And then I got paid, but you know, web design on its own makes enough money for me to live.

Speaker 2 00:06:19 It's quite lucrative. I'm incredibly grateful to myself. <laugh> for teaching. I, I taught myself CSS and coding and being in the tech world has like really changed my life in a financial way. However, it is freelance. I don't work for a company. So at any moment I could not have a web client. And the nutrition consulting is consistent. The rug making is like an extreme joy of mine. That's very expensive. So it's helpful for me to at least make enough to offset the cost of doing it. Also like I have so many rugs in my house now I

kind of have to, <laugh> get rid of some of them. And I have blessedly joyously learned and decided to not try to make my primary living off of writing. I think that writing is like my primary purpose on this earth. And when I'm trying to sell it too much, it becomes joyless and also less authentic. So, you know, every, every single job of mine serves that purpose, like a really specific purpose and all of them are functional for what I need them to be.

Speaker 1 00:07:35 Okay. I'm, I'm obsessed with this answer. Like the thoughtfulness of each of the different like needs that all of the jobs meet for you. And I, I mean, I can relate to, especially what you said about writing so much. I feel like as far as creative outputs or practices go, like that's absolutely my main, I feel like that's my reason as well. That's the thing that I feel most aligned with and times where I try to go almost like too far in that direction and make that like the center of my job, it doesn't take the joy out of it, but it definitely cha it, it changes the experience of it. Like I like having it be one of the things in the bucket, but not the only thing in the bucket.

Speaker 2 00:08:13 Yes. Yeah. And for me, right, writing is slow and to be creating enough writing to truly make a living off of it, I feel that I would have to be churning out short stuff all the time. And perhaps like writing articles about stuff that other people hire me for, that they want. That's not necessarily my first choice. And I just, I don't wanna write anything. I don't wanna write. It's not like I just love writing to write <laugh>. Um, oh, and then another thing I wanted to say just about the nutrition thing is, um, I <affirmative>, I love to help people like, make sure they have enough to meet their goals and stuff, but I, I get absolutely zero joy out of like helping people to diet or lose weight, which like, honestly, if someone's looking for a nutrition coach, like 98% of the time, that's what they want. So I really can't stay authentic to like who I am and what I wanna share and try to make the nutrition world, my primary thing either. It just can't

Speaker 1 00:09:14 Mm-hmm <affirmative> yeah, that makes a lot of sense. I mean, if you're occupying any sort of like really, really niche thing that goes against what, like most of the people in the industry are doing, not to say that that couldn't be lucrative. Cause I'm sure there are plenty of people that are looking for maybe nutritional help. That's really like anti diet, but I get what you're saying. Yeah. That it would be a harder potentially like more uphill battle

Speaker 2 00:09:35 Truly. Yeah. Yeah.

Speaker 1 00:09:37 Um, I wanna go back to what you said before. Uh, and it was like kind of a throwaway con, like you said, it really quickly, but I think this might be like the underpinning of everything that we talk about when you said there's, you don't think that there's any amount of money that you could have that would make you feel safe. Say more about that, please. <laugh>

Speaker 2 00:09:52 Yeah. Um, I'm just gonna talk like really transparently about my class background because it's a little bit

weird and, and it's very interesting to me. Um, my dad is like, was poor my entire life. He was a mechanic and then he was like, basically just so addicted to drugs and alcohol that he was nonfunctional in a work way. And now he's passed away. My mom has been married a bunch of times, like five, five times and each time she marries, she kind of marries up in class, which is really it's compelling to watch like her class jump. My mom and I don't have a close relationship. I don't receive financial support from her. So it's kind of interesting because my mom actually has a ton of money as far as I can tell. I mean, like I said, we're not close and I don't, we don't talk a whole lot, but as far as I can tell, I do know where she's living.

Speaker 2 00:10:53 I know what her house looks like. Um, I can see her assets and I think she is maybe really wealthy <laugh>. Um, but I don't, I wouldn't ask her for money and if I did, I don't think she would give it to me. So that's kind of interesting cuz most people, I feel like that are like more, uh, scarcity minded have consistently poor parents. And that's not the case for me at this time, but I just don't have access to that wealth. But growing up, I, you know, was more working class than everyone around me. I grew up in an extremely wealthy place. I was able to live there because my grandparents owned property. My parents lived there, everyone around me was rich legitimately and people were getting like BMWs for their 16th birthday and stuff. And I just like knew that I was different, but I didn't totally understand how, like I thought, you know, I was like punk and gay <laugh>, which is like, that's different.

Speaker 2 00:11:52 But also like just in a different class bracket than everyone around me. When I was 12, I asked my mom for 75 cents to the bus. She called me a never ending money vacuum. As soon as I turned 13, I got a job. Um, I worked at the youth center in the town that I grew up in making fries. And after my sophomore year of high school, I dropped out and started working full-time and have basically worked full-time ever since. So there's just no safety net. Like I think the, the true feeling of like no one is there to help me with money is quite different than most people I know, but people don't necessarily talk about that. So for example, lots of people, I know own houses and for quite some time, I, I wondered like why don't I own a house? Am I like a failure? And, and it's become very clear to me over time that most people, I know that own houses were given money by their parents, which actually I feel no animosity about that. I think that's rad. I want people to be taken care of. Um, but it's, I just wish people talked about it more so that I didn't have to feel bad about myself, you know? <laugh>

Speaker 1 00:13:01 I mean, yes. So, so much I feel that way with like small business owners, people who are starting up creative projects, um, this idea that money has to come from somewhere. And I mean, even some of the sources that I named at the beginning, right. Like I, I think about when I first started my first podcast and that wasn't making money right away. And that was like a real slow growth process. And that was possible because I was in a two income marriage at the time with a relatively high earner. And like I thought a lot

about how mu there's only so many places that money can come from. Like it comes from like essentially like trading hours for dollars, right? Like it comes from your job or it comes from money that makes money, like investments, it comes from savings. It comes from a credit card.

Speaker 1 00:13:49 It comes from other people that's it like that. I like really can't think of that many other places that money comes from. And I agree with you. I think that we would, not that we necessarily owe each other complete transparency, but there is something about like, almost like pretending that you have gotten to a certain place or that you have a certain asset that you didn't get help for when you did get help. Like knowing how other people made something work is always such a relief for me, because I feel like it, like, it helps me understand more, which takes me out of the like brain weasel of there's something wrong with me that I can't do this. I don't know, like having full clarity on how someone else, like you said, like managed to buy a house. I feel like that's really generous to when people are honest about that kind of stuff.

Speaker 2 00:14:31 Yeah. And to like go more on the avenue of your question right now, I probably make, mm, like, mm, maybe four to \$6,000 a month, which is significantly more than I've ever made my life. And it feels like abundant and beautiful and wonderful. And also I have \$230,000 of student loan debt like that. I will probably never pay off really. Um, I have income based repays, so I do pay toward it, but not much. I don't even touch the principal. I'm just paying the interest. I don't have retirement. I've been self-employed since 2013. So I've mostly worked for myself. You know, I'm like one major accident away from essentially being destitute. Even though I have saving, I have \$30,000 saved for the first time in my life. I have like a nest egg that I've saved for myself. I make good money every single month, generally without fail, but that's still not really safety. Safety is like \$300,000 in the bank, not 30, you know? And it's like, I mean, I'm speaking very generally, but I also am aware that capitalism makes you think that like you never quite have enough, so that's, we should interrogate that as well.

Speaker 1 00:15:49 <laugh> well, no, but I mean, because I, I think one of the things that I'm so interested in, in this conversation, and one of the reasons that I wanted to talk to you is there's a certain amount of vulnerability and disclosure that people are willing to do usually with their good friends. Right. But like the fact that we are actually friends, I feel like maybe we're gonna talk in more concrete numbers than someone that didn't know me very well would be comfortable talking in. And even just the way you said, you know, \$300,000 would feel like safety. It's like, I it's like, I wanna agree with you. And then I think about, and I know this is like a us centric thing, but if you had any kind of, really, really serious health concern, right. You know, I, as a, as a also self-employed person kind of the health insurance that we have access to, like I think about if I had something that was like a real, like lifelong expensive medical thing, like \$300,000 would be gone on a second.

Speaker 1 00:16:37 Right. That's it's like, there's part of me that, and in wanting to explore this question of how much money is enough, it's a question that I'm asking myself all the time, almost because I feel like I'm doing the mental gymnastics of, I don't know that there is an amount of money without some degree of like social, like better social safety net that would ever feel like enough because enough is you can cover any possible emergency or any possible problem. So it's like, if I, if I feel like that's never gonna be possible for me, then I almost have to go the next tier down of like, okay, well I'll never have enough for something catastrophically going wrong, but let me pretend nothing's gonna catastrophically go wrong. And like, then how much is enough? It's almost like, does that make sense as like these different levels of trying to determine what enoughness is for myself?

Speaker 2 00:17:23 Yeah. I mean, I can say for sure, I do not feel comfortable with the fact that I have no retirement. I don't care that I'm not gonna pay off my student loans. Like if I'm being really honest, it's so much money that it feels like monopoly money and I'm like, whatever, I'll do my little income based for payment for 25 years and then not even touch any of it. And then it'll go away. I think, I, I think I understand that, but the fact that like, I will get old, I will, at some point be unable to work and like, I don't have, you know, I don't have children, I don't have children that are gonna take care of me and I'm not going to, and I don't have parents that are gonna take care of me and I'm not going to. So like, that will need to change for me in the next five years. I would say like, I need, I wanna start thinking seriously about that because, you know, I wanna like be 60 and chilling. I don't wanna be 60 and panicked about like, not having any way to really care for myself because you know, like I'm in tech now. So skills become less relevant with time. And I don't know, I just don't wanna be like so panicked when I'm 60.

Speaker 1 00:18:34 Yeah. I mean, I, I completely get that. I completely agree. I also, you know, don't have kids and I'm not planning to, and don't really see that kind of, I mean, not that having kids guarantees that they're gonna take care of you right. Or that you're gonna have, uh, cuz it doesn't sound like you would be taking care of your mom. Right? There's no, it's like, there's no guarantees of anything, but of course that is a relevant factor. So when you say that this is something that in the next, you know, couple of years you wanna prioritize more. Can you talk about what that actually looks like? Right. So right now you said you're earning like four to \$6,000 a month. You have this \$30,000 saved. Is that just like in a bank account? Is that invested? Like when you say that you wanna start making, you know, taking care of old muffin right. In the future of priority. Yeah. What does that actually look like?

Speaker 2 00:19:16 Yeah. I'm not really interested in investments, which is somewhat unfortunate because I do think those things work to me, it seems like the most solid and smart investment is in home ownership. And I don't want to own a home <laugh>, you know, I feel really, I feel some kind of way about like being a white

person and, and owning land. Like I, I'm not, I'm not criticizing anyone. I wanna make that really clear, but I just feel confused about that. Like it doesn't exactly feel an alignment. And also I don't want the responsibility of home ownership. I wanna be like deeply free. That's a huge priority in my life. So it's not gonna be investments. Unfortunately I think it's gonna be like budget and concerted effort to put money away. And also I'm gonna need to make more money. Like I think, I think to truly be able to put a sizeable chunk of money away, I would do an IRA, a Roth IRA or an IRA account, which I guess is an investment, but it's not the same as like the, in the stock market, Speaker 1 00:20:23 You know? I mean, but it is though. It is like, it it's it, I mean, this could be a separate conversation, but like it is, I was gonna actually let's pause there. What? So, because it sounds like you have either some judgements around investing or there's something about like, is it not values aligned for you? Will you talk about why that's not something that you want?

Speaker 2 00:20:43 Um, to be super transparent? I just don't really get it. <laugh> okay. You know, I just it's like, I, um, like totally give myself accolades. I've done a great job of like learning how to be an adult without many adults teaching me, but that's like something I haven't gotten to yet. So I, I just feel like it seems really risky. I don't know. And maybe it's not, it's not a, it's not really about values. Although obviously I don't live capitalism. I'm living in it, you know, I, and I'm not afraid or ashamed to say like, I want to make hell of money. Like I wanna, I wanna feel so cared for by myself. Um, and I don't know people, I say that to people sometimes and they just look at me like they think that's a weird thing to say, but that's my like truth as a working class person. I want, I want to feel cared for and to feel cared for is to be able to afford the things you need. So mm-hmm <affirmative> yes. It's totally, it's not, it's not actually judgment. It's just like, I don't really get it. I don't know how to do it. I, it seems intimidating and risky and I'm, I'm scared to lose my money because I've never had it before. Mm-hmm

Speaker 1 00:21:59 <affirmative> yeah. That's super real. I'll be, I'll be interested as your friend to hear your reaction to the other episodes of this season. Like, does it feel less scary like after like hearing other people talk about it or teach about it or, and maybe the answer is no. Yeah. The, the, the, the link between money and safety is, I mean, you mentioned that in a couple different ways, I feel like so important to underscore because what is gonna make each of us feel safe? Depends so much on how we grew up.

Speaker 2 00:22:24 Yeah. And what we need and how many people were caring for.

Speaker 1 00:22:28 Yeah. You mentioned before that if you were ever in a situation where you needed money, the only people that you would have to ask for money would be your friends and that you didn't wanna do that. Why wouldn't you wanna do that?

Speaker 2 00:22:38 Let's see. Why wouldn't I wanna do that. I think I have some class shame for sure. Like, even though I know that people have all these like privileges and ancestral wealth and stuff,

and that's often how they've been able to like buy houses and maintain wealth and blah, blah, blah. I still feel like a little embarrassed or, you know, this is totally theoretical, but I would feel, I think embarrassed about having to ask and just like, admit that I, I don't have it all under control even though like, of course, if I've, I mean, I've loaned friends money, it's fine. You know, <laugh>, as long as there's clarity around how it be will be repaid and what it means and blah, blah, blah, it's been totally fine. I feel no judgment if people ask me, but I don't know. It just feels scary. I mean, obviously I mentioned my mom calling me a never ending money vacuum when I was 12, has really stuck in the old brain. So <laugh> right.

Speaker 1 00:23:38 That that's 75 cents.

Speaker 2 00:23:40 Yeah, yeah. Right. Exactly. Wolf indeed. Um,

Speaker 1 00:23:44 Yeah, Wolf indeed.

Speaker 2 00:23:45 <laugh> yeah.

Speaker 1 00:23:47 Uh, yeah. That's, it's interesting. What I'm taking from what you're describing is that it seems like you are in a social circle with people that grew up in higher class brackets than you does that feel accurate? It

Speaker 2 00:23:58 Does. It, it very much does many, many, many of my friends are either, um, have more ancestral wealth or they've chosen more traditional career paths that are money making or they're, they've partnered and they have dual income. And I, I am partnered, but I've even been married before and I've never shared finances with a partner. And I don't really want to, my girlfriend is also a working class person. I feel like more inclined to date other working class people, which is interesting. But, um, generally my social circle, people have more money than I grew up with at least.

Speaker 1 00:24:36 Yeah. How does that show up in the relationships if it does,

Speaker 2 00:24:42 It does. It definitely does. Um, I see class issues constantly. Like, you know, my friends are incredible people and I love them so much. And sometimes they'll be like, everybody let's go on this trip. That's like really expensive without the awareness that like, some of us are just not gonna be able to go no matter what, you know, like we're not gonna be able to like finance such a thing, take time off, work cetera. Um, so that's one thing just like, which is like sweet that people are trying to be inclusive. It's not like out of malice at all, but I do notice like invites that don't necessarily, um, take into account the financial part. And it totally sucks to be like, I would really love to do that and I can't afford to, at this time

Speaker 1 00:25:40 It is also interesting the culture around what we feel like we can and can't say yes to mm-hmm, <affirmative> like this, um, has come up for me in the past, particularly around weddings, like the amount of money that you're supposed to spend, or like be totally fine to spend in terms of travel or lodging and gifts and bachelorette parties and wedding showers and all of that kind of stuff. And it's not that you don't love the person and wanna celebrate them and want them to have the experience that they want. But I find

that like, that has bumped for me in the past too, of like, this is not, I CA I can't spend the resources on this. And how do you communicate to someone, Hey, I love you. And like, this thing is, is out of my it's out of my reach.

Speaker 2 00:26:20 Yeah. Yeah. It's, it's humbling. And like, you know, I do feel like I've really worked on this over the years where I am, like, as I've said, and probably demonstrated in the few minutes we've been talking, I'm pretty transparent around money and my financial situation and how much I have, and you know, like what I don't have and blah, blah, blah. So I've gotten more adept at being clear about that. But sometimes in the past, I've just been like, oh, I can't make it. You know, mm-hmm, <affirmative> I also hear people judging, like, this is not necessarily my friends, but people in the world, like talking about certain kinds of food or like the quality of someone's house, like how nice it is or how not nice it is. And just like not take into consideration that, you know, money can buy you a cleaner house. <laugh> money can buy you a nicer house. Money can buy you nicer food. You know, if someone is trying to budget their food on food stamps, it's really difficult to keep it in that range. And I'm not doing that now, but I have done it many times in the past. Mm-hmm <affirmative>,

Speaker 1 00:27:33 I'd like to pose for you a question that came from our Patreon community. Cause I think it's like quite related to what you just shared, this person asks, how do you make sense of being in class spaces that are outside of the class you grew up in, for example, being in a space where people are used to a certain lifestyle that you didn't previously have access to. And the context for this person's question is that they have experienced upward mobility that maybe like kind of family of origin or friends have not.

Speaker 2 00:27:59 Yeah. Hmm. Let's see. I do try to name it if I feel it, because I think, you know, a lot of my life work has been undoing a lot of shame. And so to name what feels real to me is like a really active way to do that in a variety of ways. So sometimes I'll name it. Um, and, and other times I just quietly feel bad about it. You know? Like, like for example, if I see people that like, essentially don't seem like they're working very much and like seem to be totally financially fine. It's often like confusing for me. And then I realize like, oh, they have help. And then I'm like, not sad. They have help. I'm happy. They have help. And I want help too, you know, <laugh> um, so sometimes I manage it and sometimes I truly don't sometimes I'm just like, this is the reality of like a lot of my friends are middle class and have never been anything but middle class. And so don't have a real solid analysis of different class backgrounds. Mm-hmm

Speaker 1 00:29:10 <affirmative> how often do you have these kinds of conversations about money with people that you're in intimate relationship with? Whether it's like romantic partnership or close friends or people you're living with, obviously it's clear, like you said that you are comfortable being open about this, but is that something that is part of your relationships? Like, are you talking

about this kind of stuff?

Speaker 2 00:29:29 I talk about it most with my working class friends, for sure. My girlfriend, and, um, one of my best friends, broski, the three of us are all like, grew up really working class and don't have a family to rely on for money and stuff. And, and I will tell you the three of us notice things often that I think other people don't necessarily, and we often talk about like some of my friends that are more working class wanna buy a house really bad. They really wanna buy a house and they feel so sad that they're unable to, and so much shame and blah, blah, blah. And I, we often have these conversations of like me being like, listen, you don't, you don't need to feel ashamed. You just don't have your parents giving you a hundred thousand dollars to put a down payment on house, you know?

Speaker 2 00:30:14 Um, so I think it's a lot of like, um, soothing, you know, my more working class friends and I are like constantly talking about it because we're seeing the ways in which people can more easily move through the world and navigate the world because of the money and the privilege that they have, which is not to say don't have privilege. I do, but it is noticeable. And my working class friends and I are definitely talking about it. Sometimes I've had moments with friends where I'm like, Hey, this thing you said, rub me wrong because it feels kind of classist. And I have really good friends who are like down to hear it and down to get in the mock with me. So I feel good about that, but a lot of stuff I just notice and don't say much about mm-hmm

Speaker 1 00:30:57 <affirmative> my experience has been at least with people that I'm in a relationship with the more money that people earn or have access to the less comfortable they are talking about money.

Speaker 2 00:31:07 It's so true. The, the friends of mine that have the most ancestral wealth talk about money, the least to, and I'm like, what's up with that? Like, I'm feeling ashamed that I don't have money and you have to feel ashamed that you do have money <laugh> who gets to not feel ashamed. Oh

Speaker 1 00:31:23 My God, that's so real. Oh my God. Right. Right. We're all stuck in this game. That's like inherently rigged and unequal and all feeling. Some kind of shame.

Speaker 2 00:31:35 Yeah. Yeah. And, and I actually would like for none of us to feel shame, which is why I try, I do try to tell my friends with more money and more ancestral wealth. Like I don't feel judgment around it. I think it's good that you're taken care of. I want my people to be taken care of. I just wish we were all taken care of like every person on this planet. And that's like deeply untrue for most people. Mm-hmm,

Speaker 1 00:31:56 <affirmative> I'm interested. Cause I know that it's, it has only been in the last like handful of years that you've moved into web design. Right. And you mentioned teaching yourself CSS, teaching yourself coding, and like in the inherent upward mobility of now having those skill sets that have allowed you to jump up in income or jump up in class or, you know, whatever the

terminology is that you wanna use around it. Can you talk about how that has felt for you?

Speaker 2 00:32:22 I will tell you, it feels incredible. <laugh> I have no qualms about it. I don't feel bad about it. I feel it's just like full of gratitude because I, if you would've asked me if I was gonna do coding, I would've like legitimately laughed in your face. I'm an artist, you know, like I'm an artist and a weirdo. <laugh> like, I'm not a tech guy, but I just fell into it because I was doing virtual assisting. And eventually one of my clients asked me to make him a website and how I have done my life, my entire life, every job I've ever had, anything I want to do. If I have an interview, if someone asks me, if I can do something, even if I have no idea how to do it, I'll just say, yeah, totally. And then I Google it. It's like my greatest skill is my like, can do attitude.

Speaker 2 00:33:14 I really believe I can do whatever. And sometimes I get in over my head, but my client asked me to make him a website and I was like, sure. And then I was like, oh fuck. <laugh>. I dunno how to do that at all. Like at all. Um, and so I just Googled a bunch and you know, I was charging 20 to \$40 an hour sliding scale when I started virtual assisting. And then when I made my first website and I really liked it, I was proud of the website I made. I thought it was cute and fun to make. Um, and 20 to \$40 an hour to me at the time was like really good. So I was like, I'm just gonna see if I can roll with this. And now I know with web design, that rate is like, absolutely ridiculous. It's ridiculously cheap.

Speaker 2 00:33:58 It is like actually a disservice to the industry to charge that little, but I was getting paid to learn. So I felt okay with that. I still do not charge market value for web design. And I hope too soon, but I guess I just see, like my girlfriend works at a grocery store. She works really fucking hard. Her job is harder than mine. And I make so much more to her than her that it feels like unacceptable and unfair, which is not to say, I feel guilty. It's just to say to, I make so much money now, in my opinion, and to charge more is like really quite something. And to get, just to give you numbers and context, I charge a hundred dollars an hour. Now standard rate is one 50 to 200 an hour. And I'm just like, why <laugh> mm-hmm

Speaker 1 00:34:45 <affirmative> I mean, this could be its own whole conversation, right? The, like I was gonna say the ethics of pricing. I don't know if I mean ethics, but I think that that's somewhat part of it. This idea of are you charging what other people are charging because that's like the arbitrary nature of worth in the market or are you charging based on what's enough for you or, you know, it's like why I bump so much on any phrasing around charge, what you're worth as if what we're getting paid can in any way determine any aspect of our worth, right. Is the fact that you are being paid more money than your girlfriend. That doesn't mean that you are more inherently worthy at all. No. And so there's, but there's like some that like languaging, I feel like, especially in the like online marketing online business world is really prevalent of like charge

what you're worth.

Speaker 1 00:35:33 And I get what it, I get what it means. Like I get what it's trying to do, especially because it's usually advice that's given to people who are in at least one way or multiple ways, marginalized and are already earning less and charging less and all of that. And like, what does it take to have the confidence to raise your prices? But at what point is the raising of the prices not necessary? Like I'll share. I had, um, an experience earlier this year with, you know, someone whose work that I respect and follow online and they were doing a live event and the attendance for the event, like the ticket for the event was \$10,000. And it was like a two day event, I think. And it didn't include lodging. Like it, wasn't an all inclusive thing. And I, as you know, I host your treats that are longer than that, that are all inclusive and are like a fraction of that cost.

Speaker 1 00:36:19 Yeah. And it was such an interesting experience for me. Like, I cannot tell you how long I looked at this person's sales page, trying to make sense of my own feelings about it. Right. Of like what would have to be true in order for me to think, you know, what, I'm gonna pay \$10,000 plus a plane ticket, plus lodging, all of that to go to, and I'm sure the event was fantastic. Right. And kind of what I came down to was like, I guess this event just isn't for me, because I can't wrap my head around that. And I can't wrap my head around any situation where I would charge that much. And then it's like, the questions of is that correct for me? Is that a limiting belief? Right? Like there's just like so much stuff around this

Speaker 2 00:36:53 Totally value is like incredibly confusing to me, very confusing. I think my grocery store work and girlfriend should be a millionaire. That's a hard job.

Speaker 1 00:37:06 <laugh> that? That's how I feel about Jen. Like the types of jobs that he does and stuff. And I'm like, how are you not making so much? Like he comes home physically just like wrecked at the end of the day, from how much is being put on his body at these jobs that he does. And I'm what like at my little computer, do you know what I mean? I'm doing this, you and I are talking, this is my job, you know? Yeah. And that's valuable too, but it's just such an, I don't know. It's okay. So, so my question for you, you said you're currently charging a hundred dollars an hour. Why, like how do you decide on your prices?

Speaker 2 00:37:35 Well, I will tell you that my prices raise all the time. The better I get at CSS, the more confident I get in my skills, the more I'm like, why does a straight white man get to make 150 to \$200 an hour to do the same job that I do? Like, and I'm charging \$50 an hour. You know, I charge a hundred dollars an hour because it is closer to market rate. And I am looking to get to market rate because, um, just simply because I think there's no reason I shouldn't be like, why not? <laugh> um, it's, it's about the confidence. Yeah. For me, I charge a hundred dollars an hour because that's what I have the confidence to charge right now. Mm-hmm <affirmative> later. I do believe I will have the confidence to charge

more. And that is, um, that theory is proven by the fact that I taught myself how to make websites in March, 2020, it's now June, 2022, I've gone from 20 to \$4 an hour sliding scale, which I do not believe in sliding scales anymore. And we could talk about that to a hundred dollars an hour. And that's just simply about confidence building.

Speaker 1 00:38:40 Mm. Yeah. I do wanna get to the sliding scale stuff, but first I feel like my, whenever anybody asks me about pricing or how I set my prices, because especially because I don't do something that operates on an hourly rate, I think it might be a little bit easier. Like my business coach Barry bear, who's also a guest this season, they have this awesome online course called freely. It's all about like an anti-capitalist guide to pricing your work. And it is more based on an hourly rate of like, okay, well this is how many hours I can work without overworking. Or this is what feels good to me. This is what my expenses are. Right? Like there is more of a formula. And sometimes for me, especially when I'm doing things that are like one to many or that don't necessarily have an hourly rate.

Speaker 1 00:39:18 What I have come to this might sound so silly, but I set my prices for things other than retreats that have like a very tangible high overhead cost of things that I have to pay for. But I set my prices based on charging enough that I feel like it's pushing me to show up as my best self, but not so much that I have like too much imposter syndrome to do the job. It's like this, it's almost like this intuitive sweet spot of like, this is an amount of money that like really makes me wanna show up as my absolute best and hold the space and do the work and all of that. But it's not, so it's not \$10,000 for a two day event where I'm like, I, I feel like I couldn't charge that. I would just like go hide in a hole. And you know what I mean? Like somewhere in that sweet spot and as your skills grow, whether it's as a facilitator, as a podcaster or a writer or a, you know, web designer, then that mark tends to move upward.

Speaker 2 00:40:10 Yeah, exactly. For a hundred dollars an hour, you better believe I'm gonna show up for my clients. Like I want people to be happy. Mm-hmm <affirmative> and I am gonna do pretty much whatever you need within my capacity to make you happy. Um, and for \$20 an hour, I simply wouldn't do that. <laugh> I'd be like, this is a \$20 an hour website. You're gonna get what I give you.

Speaker 1 00:40:34 <laugh> yeah, yeah, no it's so then am I correct in assuming that, you know, in the last couple years, as you've been doing websites that your income has increased noticeably?

Speaker 2 00:40:44 Yes. Yeah. I would say here here's some context for that when, um, COVID hit and the like federal unemployment happened, I lost like most of my business when COVID hit, because everyone got scared and was like, I don't need a virtual assistant anymore. Um, because of the unemployment, I was making \$2,400 a month and I was thrilled <laugh> that was probably the most money I've ever made on. And I on unemployment was the most money I'd ever made. And so for a long time, I was like, that rate felt good to me. I'm just gonna keep making aiming for that \$2,400 a month. But as time went on, you know, I moved from Tucson where I lived in a trailer and my rent

was \$225 a month. Utilities included to Portland where now I live in my own house and I pay \$1,200 a month. So \$2,400 a month as an income, isn't gonna cut it at this point. Mm-hmm <affirmative>. Um, and yeah, now I, as I said, I make four to 6,000 a month, so it's at least double what I've ever made. Um, but 30% of that goes to taxes and yada yada you know, like, yeah.

Speaker 2 00:41:55 Yeah. It's not actually

Speaker 1 00:41:56 That, that your take home isn't four to \$6,000 a month. Yeah.

Speaker 2 00:42:00 No, but I'm ready for it to be

Speaker 1 00:42:01 <laugh> no, hell yeah. I'm ready for that for you too. Can you share some specific things that either have, or have not changed in regard to your relationship with money as your income has increased?

Speaker 2 00:42:11 Yes. I have a really great example that happened to me just this week, which is that I bought a new pack for backpacking. It was \$300. I took it out on one trip and it became clear to me that the pack does not fit my body the way that I need it to, when I hike, I hike for like at least a month, the pack needs to be comfortable. So I was like, okay, I could use my old pack or I could just buy a different one and like try to sell this, this one that I just bought and hope it sells. And I just was like, you know what, I'm gonna spend another on top of the \$300 I spent on this pack, I spent another \$500 to get a pack that like really, I think is gonna work excellently for me and is a big investment.

Speaker 2 00:42:55 And I just didn't think too much about it. I was like, I'm gonna do this at some point. My other pack will sell. It's fine. And like that to, to me, I, when I noticed that it felt meaningful because I haven't been able to do things like that in the past, I eat like whatever kind of food I want, weird \$13 vegan cheeses. And <laugh>, you know, like raw pieces of cheesecake that are \$8, you know, like I just I'm like, I, don't a big to me, a big lifestyle class indicator is whether or not you have to think hard about your groceries from a budget perspective. And I do not. And for that, I am very grateful and I just, I just see the ways it comes up. Like I have pretty good health insurance that I pay for out of pocket. I have personal therapy.

Speaker 2 00:43:46 I do couples therapy. I do this like attachment style therapy. I like all the self work I need to do. I, I just do it. I pay for my dog has health insurance. If my dog has health problems, it doesn't feel like a huge issue to like, get them taken care of. And she, she does, she has se maybe has seizures. So like, I, you know, she's now gone from like a \$200 dog that I got off Craigslist to a, an expensive dog on a monthly basis. Mm-hmm <affirmative> and it's just like, doesn't feel devastating to me. And just money can't buy happiness, but having enough money deeply relieves anxiety for me.

Speaker 1 00:44:24 Oh yeah. I mean, also it can buy a lot of things that do make you happy like that. I, I feel like that idea that money doesn't buy you happiness. It's like, I almost wanna say, I

don't think that's true or whatever the studies have shown. It's like true up until a certain point, right? Like it does until whatever it is, like \$75,000 a year or whatever, that, that I don't have this, the like, study to site, but that there is like a drop off point at which more money does not increase your happiness. But below that it 100% does cuz like you said, it relieves anxiety. It's gonna give you access to more of the things that you want. Like I was just taking notes as you were talking that it's from what you just shared that your values in terms of how you spend money are healing like food and nourishment, your dog and hiking.

Speaker 2 00:45:06 Yeah. Totally checks out

Speaker 1 00:45:07 Like which checks out from what I know about you. Right. So you're definitely spending your money in alignment with the things that are important to you. It sounds like.

Speaker 2 00:45:14 Yeah. And also like something that can happen now that was incredibly difficult before is if I just wanna, if I see something I wanna donate to, I just do, and I it's like \$50 or a hundred dollars worth before. Whereas before I would see things that I wanted to donate to, I would feel this incredible mixture of like guilt and stress. And then I would like labor over if I was gonna donate \$20 or \$25. And like, I just, I'm so happy that I don't have to do that anymore.

Speaker 1 00:45:44 Do you, are you someone who budgets?

Speaker 2 00:45:46 I'm not <laugh> but I would like to be, I I, because I think, I don't know, I could be saving more. I, I definitely could be saving more, but I don't know. I'm just like, what is money? How am I supposed to know how much money I'm spending? <laugh> cuz I'm like, there is Venmo, there's PayPal. There's my credit card, you know? <laugh> yeah, I, I could, but I don't that's that's the short story.

Speaker 1 00:46:10 Do you feel like you have enough money right now?

Speaker 2 00:46:14 I feel like I absolutely have enough money for my life right now. I do not feel like I have enough money for my whole life. If that makes sense.

Speaker 1 00:46:22 Um, say, say more.

Speaker 2 00:46:24 If I'm looking at my day to day existence as like able bodied, relatively healthy, 38 year old, who lives in Portland, Oregon that like really, I don't have high class taste. I really don't buy clothes. I hardly have any clothes. My only solidly expensive things are therapy and food. I'm totally making enough. In fact, I'm thrilled. I'm thrilled with my income for me right now. But as I said, I have like no retirement and I'm not, I have \$30,000 in the bank, but I've also had \$30,000 in the bank for about a year. So I'm, I've saved money, but I'm not saving more money. Mm-hmm <affirmative>, especially since I've moved into my own place. So I think if I budgeted, I could be saving more money and then I could be, you know, maybe happier. I, I could maybe feel more secure for future me. But as I said before, I'm one of my values is freedom and I wanna feel free to spend the money that I have and not like squirrel it all

away. Like I'm still legitimately poor because I'm not.

Speaker 1 00:47:27 Yeah. One of the things that I think about all the time and I'm not looking for you to have a good answer to this, cuz I certainly don't or like how the tensions show up between taking care of both like current you and future you

Speaker 2 00:47:40 Mm-hmm

Speaker 1 00:47:41 <affirmative> and what, like what does it, what does it look like to take really sweet tender care of current me while also keeping an eye on future me and like having no idea what her circumstances or needs are gonna be. How does that tension if it does show up for you?

Speaker 2 00:47:59 Okay. This is really weird, but I'll just tell you, I have a strong, strong intuition that it's all gonna be just fine. <laugh> and that's how I cope day to day <laugh> because I, as I said started being self-employed 2013. I really wasn't sure what's gonna work out now. It's been almost a decade. I've only made more and more money essentially. Like there have been blips where I like, you know, it's like monopoly, like I'm going up and up and up and up. And then there have been times where I like had an idea that failed and then I'm like boo, back down to the poor category. But like generally speaking, if you look at the macro picture, I'm making more and more throughout my life. I'm now I have a lucrative career, um, with web design, which is totally incredible. And I am a hustler. Like I am so good at getting my needs met so I can only assume that will continue and get better with time. <laugh>

Speaker 1 00:49:00 I love it. I love it.

Speaker 2 00:49:02 I have no plan just to be clear, no plan, but I think it's gonna be

Speaker 1 00:49:05 Okay. I think potentially I'm gonna listen to that last, like 90 seconds whenever I need a pep talk. So thank you very much for, um, your pep talk. I wanna dig into this idea of enoughness because it sounds from your answer that you, it was like a really quick, clear, like, yes, you have enough for current you and your lifestyle. Like you said, your abilities, your needs, all of that. How is it just intuitive for like, how do you define enough for yourself? Because it's interesting. Almost the juxtaposition of like how clearly you said yes, you have enough combined with what you said or like at the beginning of the conversation is that there's no amount that would ever make you feel safe. Like there seems to be like some kind of inherent, I don't know, like friction between those two. I don't even really know what my question is, but you say things now <laugh>

Speaker 2 00:49:51 I think it so, okay. Well, you know how, when people go through a traumatic event and they like grit their teeth and disassociate, and then like after the event, they can feel all the panic around it. <laugh> that's how I feel about existence. <laugh> um, I think like in some ways when I'm like, yes, I have enough and it feels incredible. That's like part true, you know, that's a part. And then some days when I look at the bigger picture and my whole life and my deaths and yada yada I'm like, oh, like the reality is like much

more traumatic than it feels on the daily. And part of that is that I've learned to like disassociate from the like, I mean, this is not just true for poor people. It is true for everyone. It is scary to be alive. What is happening right now? <laugh> like, I it's so hard to know how we're gonna survive various things, economy included. So I don't know. It's like a both and you know, like just holding multiple truths, seeing the gray area, knowing that like just for today, I am safe. I don't know what's gonna happen tomorrow, but I am certain that today I am. Okay. And I think like every day I can tap into that.

Speaker 1 00:51:18 Yeah. So let's pretend that next week, your income doubles. So all of a sudden you're making eight to \$12,000 a month. What would you do differently?

Speaker 2 00:51:31 What I, what would I do differently? Let me think. I would be saving more for that. I can be certain the house that I'm living in. I do not own this house, but it is owned by a friend and it is likely that I will be here long term. So I would put some stuff, some money into the place that I'm living right now. Like for example, I don't have a fan in my bathroom and regularly I scrub mold off my ceiling, you know, I would love to just have a fan and I don't think it's that expensive, but I'm like, well, it's not my house. And it's not like I'm making so much money that I have like money to just toss so that doesn't get prioritized. But if I had more, it would, because that is too is directly related to my health. Um, I don't know. I wouldn't do that much different. It's kind of amazing. That's that's what I think helps me know that, like I am, I am safe. I am okay for today because there's, I, I buy what I want generally. Mm-hmm <affirmative> so I think I would just save more mm-hmm <affirmative> maybe I would learn about it investing <laugh>.

Speaker 1 00:52:36 Well, it's something that I think is interesting is when you were talking about your experience as a worker, right? You're in an interview, someone asks you, if you can do something, you have no idea how to do it. You say, yes, you figure it out. You like, it sounds like you inherently trust the sort of like scrappier hustler, part of your personality and the fact that you're smart and can figure things out. Why do you think that that maybe doesn't apply to how you feel about investing or cause that just earlier when you were like, eh, I just don't understand it. It feels too complicated, is it? Cuz there isn't. I mean there is money on the line, but not in the same way.

Speaker 2 00:53:09 I think a lot of my confidence comes from evidence. Like I have a lot of evidence that I can do it, you know? Like I can figure it out on the fly. I can make it work. I can figure out like if someone was likem, you need to go make a hundred dollars. Right now I could do it. I feel confident that I would invent away and then I would have a hundred dollars, you know, but I have no evidence. So with investments, like I'm like, I don't know. I don't know that world. I don't know anyone that knows that world or I do. And they're not talking about it. Um, Nicole knows that world. <laugh> yeah.

Speaker 1 00:53:43 It's like, um, this could be a separate phone call. I'm happy to talk to you about that.

Speaker 2 00:53:46 Yeah. I mean, I mean I want money investments seem how to be, how people get money. I don't know. It just might just simply be an experience issue. Like I don't, I don't have any evidence that'll work. I hear things about like the stock market goes down and people panic and I'm just like, sounds scary.

Speaker 1 00:54:10 <laugh> you mentioned before some of the ways that your life like day to day has changed since making more money. What are some of the things in terms of your relationship with money or your emotions around money that haven't changed that maybe you thought that earning more money was gonna change X, Y, or Z belief or habit or thing. And it hasn't changed.

Speaker 2 00:54:32 I feel panicked about money intermittently. Like for example, I try to make two websites a month and work with people on two week cycles and like have a really stacked schedule. But if there's a gap in my schedule, I will instantly feel panic. Um, so that's one thing and there's no need, that's like just, uh, popularly traveled neural pathway for me is panic about money. Um, that's, that's pretty much, it is like the feeling of being poor lives inside of me. And it can come out at any time.

Speaker 1 00:55:10 Yeah. Do you have any specific money related goals?

Speaker 2 00:55:17 Yeah. I wanna make a hundred thousand dollars a year soon, like in the next five years. Why? Um, because it just is such a nice number <laugh> you know, like it

Speaker 1 00:55:28 Just, I mean, because you want to is a fair answer. Yeah.

Speaker 2 00:55:31 It just feels like categorically enough. Like if, if I am making a hundred thousand dollars a year and feeling panic about money, I can no longer pretend that it's about money. <laugh>, you know? Um, I like around number. I think that to me, that is like a hundred thousand dollars is like symbolic of wealth, even though plenty of people make much more of than that. And plenty of people make much less than that, but like that I'm like, yeah, that's wealthy. So that's for sure don't care about the student loans. As I said, compare 'em or not, whatever is fine, but I would love to be putting money away in a retirement account. Like to even, just to be like, you know, I'm making a hundred thousand dollars a year. I have a hundred thousand dollars in savings. That's like pretty good. I think most people probably don't have that. I don't actually know. I'm just speculating here, but yeah, that's a goal, a hundred thousand dollars a year, a hundred thousand dollars in the bank.

Speaker 1 00:56:38 Love it. I love it.

Speaker 2 00:56:39 And I must take one month minimum off per year to hike.

Speaker 1 00:56:45 Okay. Okay. Yeah. Let's talk about that. I mean, cuz obviously long distance hiking is a shared passion of ours, which of course requires taking big chunks of time off from work. And unless like something obviously the work that I do and the work that you do are diff is different. But something that it has in common is like, it requires both of us to be there, right? Like neither of us

have chosen to build out the kind of business that can really operate in our absence. And I don't know that that's gonna change for me. Um, it's not necessarily something that I'm looking to build, but I'm very aware of the fact that like the making money 100% depends on me.

Right. There's I don't have paid time off. I don't have sick days.

Right. I don't have any of that. Obviously. I know you don't as well.

Mm-hmm <affirmative> so thinking about long distance hiking, which requires taking big chunk of time off from work. And I, I feel like my question isn't really about hiking, but it's more about the larger implications of working enough to sustain your financial situation and save some, but also turning down additional work in the interest of both like avoiding overwork and burnout and also prioritizing this other non-work thing that brings you joy.

Speaker 2 00:57:46 Yeah. Let's see. My mental health is really dependent on a variety of factors. So there's like a lot that goes into it. But some things that feel super direct and instrumental are fresh air in sunshine. I don't get a lot of sunshine here in Portland, Oregon, especially this year it's been truly terrible <laugh> um, but I do kind of need that, that kind of thing to, um, continue to function well in the rest of my life. So it's almost like it doesn't totally feel like a choice because if I am miserable and depressed, my productivity goes way down. Like I'm not, I am not joyfully greeting each day. I am watching the bachelorette in my bed <laugh> you know, so, so I do need that to like keep my spirit alive. I'm not able, that's what it is. There it is. I'm not able to show up in this world at all in any capacity. If my spirit feels dead, <laugh>, you know, like I need to, to have a strong sense of self in this world and for whatever reason, long distance hiking, having a lot of endorphins and exercise and fresh air and also alone time. Cause I'm mostly hike alone during the day. Really grounds me on myself. Mm-hmm

Speaker 1 00:59:14 <affirmative> yeah. I feel the same way. I've been thinking a lot lately about, I mean, yes, obviously I want and need the resource of money, but what I most wanna feel wealthy in is time.

Speaker 2 00:59:27 Yeah.

Speaker 1 00:59:28 And I just value that so much. I know that I could be earning more. I know that I could be working more and an experiment that I've been making this year is having a four day work week. Mm-hmm <affirmative>, let's be very clear. I'm like, don't always stick to that. And I'm like sneaking onto my email when I shouldn't be sneaking onto my email. And like it's a, it's a whole process. Right? It's it's a growth process, but like the conscious decision to work less in exchange for more of a wealth of time when you're not financially independent. Right. Like that's been an interesting thing to be like, well, I could work this fifth day. Yeah. Or I could lay on my couch and read this book. Totally. I it's just like, it's just an interesting, like trying to decide almost like trying to decide what money is for or what I think having more money is gonna give me, especially when, and, and maybe this sounds cynical.

Speaker 1 01:00:23 Like I don't believe that retirement will be

possible for me in the classic sense of like you have enough money saved up in retirement's accounts, investments, you know, whatever your investment portfolio that you can live off the interest of it and like draw down the principle. So, you know, until you die, I, I don't believe that I'm ever gonna be able to save that much money. And I'm sure there are people that would say that's a limiting belief and let's talk about that. Right. And I it's great. Well, we can explore that in this podcast series for sure. But it's almost like taking that off the table has then made me, it's like freed me up from this like obsessive feeling of needing to work all the time.

Speaker 2 01:00:55 Yeah.

Speaker 1 01:00:56 I know. I'm like, well for what <laugh> like, I'm never gonna get to that benchmark anyway. So I might as well enjoy my life. I don't know.

Speaker 2 01:01:04 Here's something I will say that I don't think I mentioned I do not work anywhere close to 40 hours a week. <laugh> and I, for people, I know a significant portion of people work 40 hours or more per week. And I just have like so much awe for that because I just can't <laugh> like, I don't, I ha sure. Yes, I do have ADHD, but I don't even know if that's why I just feel like I need to eat good meals, walk my dog exercise, do my therapy, blah, blah, blah. I have all these things I have to do just to stay like, well, so I don't have time to work 40 hours a week. So yeah, it's kind of similar. Like I could be working more. I could be working a lot more, but 20, 25 hours a week is good for me.

Speaker 1 01:01:53 It's almost like I would have to change my earning model or potential in such a way that working more like, unless it was gonna 10 X, my income mm-hmm <affirmative>, there's like no point, right? Like, and it's, that's sort of how I feel about it. And this is where like the emotions come into play where I'm like, what's the difference of an extra a thousand dollars, which is how I know that I feel a lot more secure than I did when I was, you know, younger and in my early twenties and standing at the grocery store and like having to do the math before going up to the counter of like, do I have enough money to buy the food that I wanna buy? Right. And so for me to be able to say like, well, the difference of an extra thousand dollars, like would it actually ma I don't know. There's like, definitely something to that that I think is interesting. I wanna, I wanna go back to something that you said before about pricing. When you said that you no longer do sliding scales. Can you talk about that?

Speaker 2 01:02:38 Yes. This is purely speaking from my experience and other people might have different experiences, so I'm not making any blanket statements, but my experience is that the people that don't have a ton of money that I've worked with, a lot of them literally save to pay me at the top of my scale. Whereas people that just categorically have always had and potentially will always have more money than me will pay me on the lower end. And I just feel like we're really taught to protect our wealth, having more money doesn't make you feel more abundant. And I just got sick of it because

people in my community would hire me. And like, I would know for a fact that they like have a trust fund or like aren't working because whatever reason they're like supported by parents and they're like haggling me for a lower hourly rate.

Speaker 2 01:03:49 And I just, I have that experience enough times that I was like, this isn't actually doing what it's supposed to, which is making the services more accessible. So even at like the bottom of my sliding scale, a website would be about 500 bucks and 500 bucks is actually not accessible to a legitimately poor person. So what I would rather do is just make sites for people for free. If I feel invested in the cause and everyone else can pay full price. And if like mm-hmm <affirmative>, if a person was like, listen, I really wanna work with you. I really value your time. I can't afford that. Like what can we do, I, if I really wanna do it, if I really feel like it's aligned, we'll find a way we'll do trade, you know, but generally speaking, why do I, as like a queer woman working class person need to be the like cheapest guy in town. Like <laugh>, you know, it just was like, it wasn't making sense to me when people, I know make more than me were paying me less than I was worth. Mm. And worth is like, okay, let's say less than the full value of my price, which is, I, I think many people don't totally realize this, but for me, a sliding scale, the full price is the top of scale. And anything less is a discount mm-hmm

Speaker 1 01:05:13 <affirmative>. Yeah. I mean, so I've been using sliding scales for a couple of years, obviously, as you know, and this is something I love talking about and thinking about both from like the creator side and like the consumer or client side of it. And like, I think so much of it is how much, almost like financial education and handholding are you willing to do with the people in your community cuz you're right. Like, I certainly didn't grow up with any understanding of different like tiered pricing and it's very much like what you want as the consumer is to get the best thing for the least amount of money and what you want, what you should want, I guess, and what you should want as the creator is to, to get the most money for the least amount of work. Right. And that's so ingrained. And if you're gonna have any sort of pricing model that's outside of that, the cultivation of your community that you have to do to ha help people understand and like place them on a sliding scale.

Speaker 1 01:06:08 Yeah. Which so far I will say has worked very well for me. I haven't had the experience that you have had with it. However, I have recently been thinking about how much of a sliding scale just gives a little bit more flexibility for people who are middle class in like one way or another, cuz to your point, like if the sliding scale doesn't go down to zero, it's not actually inclusive. And like it's not doing what it set out to do because someone who let's say the, like you have, if you have a three tiered sliding scale, like let's say the lowest tier is like a hundred dollars, right. It's like that's gonna be in like going down to \$75, isn't necessarily gonna make that more accept. Like it needs to be zero. Right. And so something I'm interested in going forward is like,

what does it look like to widen the sliding scale and like really leverage the people who do have access to those like resources, how to get them to like pay into it

Speaker 2 01:07:00 A different way to look at it is like, I don't totally not believe in a sliding scale. I just don't believe in a sliding scale in every circumstance, a circumstance that I've done before that I really do believe in. And I think worked very well was, um, in early COVID I made this like workout program for people to do in their homes because allegedly no one was leaving their house. Um, and I was like, as five week program, you get an email once a week with linked videos and blah, blah, blah. And I charged zero to a hundred dollars sliding scale. And because it legitimately didn't matter if some, I was doing the same amount of work, no matter how many people, but I only have capacity for three websites max per month. So like, if someone is paying me a rate, that means that I'm gonna like really be stressed about paying my bills. It's just not that functional. Especially if they're making more than me.

Speaker 1 01:07:55 <laugh> yeah. Well, I mean, yeah, you're speaking to the, it's almost like the time scarcity thing there of a lot of the things that I offer are one to many. So it's the same amount of work for me. If five people buy it or if 500 people buy it. And so I can have a little bit less, um, attachment to the way that the like sliding scale shakes out, you know? Um, yeah. It, this is so interesting. So this is kind of a left term, but something that I would love to talk about, I'm curious what you would say one or a couple of your like illogical money behaviors are, or like something that doesn't necessarily make sense. So I'll give you an example, something that I was thinking about the other day, I have a really hard time spending money on healthcare related costs for myself.

Speaker 1 01:08:42 And I'm like lucky to be overall, relatively healthy. And I have this like new freckle mole thing, I don't know on my knee that has like popped up, but like, I should probably get this looked at, right. It's like new, it's like a dark color. It's whatever the resistance that I have to like, whatever this is maybe gonna cost or if this is what I've like, built it up in my head to be such a thing, which I think is somewhat related to the fact that I'm like bitter about our healthcare system in general, but sure, cool. I'm allowed to be bitter about it, but like nobody benefits from like me not being willing to go and spend whatever money is gonna take at the doctor. And you mentioned like buying the, the like nice new backpack. I recently invested \$699 in a new backpacking tent.

Speaker 1 01:09:23 I will tell you. And like I have saved up for it. It's so wild. I like didn't think that I was ever gonna like buy this particular tent anyway. But I did that like with relative ease, like that's, it's, that's too big of a purchase for it to be completely mindless to me the way that I would like buy a book right. Where I like don't really think about that, but I'm like, what is it what's happening within me that like illogical nature of I'm gonna spend \$700 on a tent mm-hmm <affirmative> and I don't wanna get this Mo looked at I, so I'm like interested if anything comes up for you,

that's like seemingly in a logical money behavior.

Speaker 2 01:09:58 Well, I spend a massive amount of money on healthcare, like mental and physical healthcare. I do. I, I take like a lot of supplements. Well, blah, blah,

Speaker 1 01:10:06 Blah. Great. Teach me how to do that.

Speaker 2 01:10:08 I don't, I don't know. It's, it's hard to be like, I mean, yes, go get your bowl looked at, but like, I don't know. Do I really need to spend a hundred dollars a month on supplements? I probably not. Um, but let's see. I think, I don't know if it's a logical, but something I tend to do is be like scarcity, scarcity, scarcity. Like I'm feeling stressed. I'm feeling stressed about money for no particular reason whatsoever. So I'm just not spending at all. And then I'll be like that hadn't spent like a thousand dollars <laugh> you know, like I, I do a kind of like, it's almost like a dieting mentality where like you're like being really restrictive and then suddenly you just like go for it and buy everything you need. Clothing is a big thing for me that I just don't spend money on. I have one pair of pants and a few shirts <laugh> and, and like I learned recently that sometimes people have like five pairs of pants, six pairs of pants. And I was like, what? <laugh>. Um, so that's kind of a logical and probably I could have a few more pairs of pants.

Speaker 1 01:11:07 I also, I mean, I have some leggings, but I also have one pair of pants and I for years have been saying, I need to get some more clothes. And for whatever reason, that just feels like a leap that I don't take.

Speaker 2 01:11:20 It's not very fun to shop for me personally. So I think that's part of it too. But yeah, I just have my categories that I will spend a lot of money on. Backpacking tends to be one of them, health tends to be other, and then other areas where I'm like, like, I, I'm not sober, but I like don't want to spend money on alcohol. <laugh> mm-hmm <affirmative>, you know, like, I'm just like, I could go have a drink at a bar with friends, but for some reason I'm like, oh, I can't really afford to do that. Which is bullshit. I just don't feel like spending my money on it. Whereas if you ask me to go out to eat, which is probably about the same price, I'm like when and where see you there, you know, <laugh>

Speaker 1 01:11:56 Is that something you feel really comfortable doing? Like, let's say someone, you know, were to invite you out for drinks or whatever, like would, would you just say like I, no, I don't value spending money on that. Let's do something else instead.

Speaker 2 01:12:06 I would probably go and drink a bubble water <laugh> you know, cuz like generally I feel like drinks or coffee or whatever is just a conduit for hanging out. So I don't know if it was something that like, like I couldn't go in the place unless I spent money like a V I P bar or something I would say no mm-hmm <affirmative> um, but

Speaker 1 01:12:30 VIP bar, not your jam.

Speaker 2 01:12:32 No <laugh> I dunno if you know that about me. It's

Speaker 1 01:12:34 Not my, not yet. Not, not your vibe. Um, I

saved so much money when I got sober mean I was just, I was just, uh, a nice side benefit of that. Uh,

Speaker 2 01:12:43 Yeah. It's like a drink costs as much as a meal. I don't know.

Speaker 1 01:12:48 Okay. Emotional related questions. Tell me about a time when you felt resentful about something money related.

Speaker 2 01:12:55 Um, I'll tell you about a time that I'm feeling resentful about right now. Um, <laugh>

Speaker 1 01:13:00 I feel like, let, let me list out my resentments for you in this moment. <laugh>

Speaker 2 01:13:04 Well, I, and I feel a little like unclear about this, but I do have resentment in my heart, so I will tell you about it. Um, so in 2018 I got divorced in 2016, my ex and I bought a house together. Most of that house was purchased with money. He put in like \$180,000. The house was about 200,000. He put in 180,000 from an inheritance he'd received. I put in 20,000 from money that I'd saved. And it was important to me to put in 10%, even though it was kind of arbitrary. If it's not clear, I like those kind of numbers, you know, mm-hmm <affirmative> but when we got divorced, he instantly got a lawyer and I did not get a lawyer because my perception was that I couldn't afford one. Um, I did not fight for any equity in the house really. Um, I could have also, the part that I'm forgetting to mention is like, he didn't do any of the work.

Speaker 2 01:14:08 Like I found the house, he was like, let me know when you find a house, you like, then I'll come look. But I like did all the work to find the house and like put so much like labor and time and energy into the house. And I also put a lot of labor and time and energy into my ex who like essentially didn't have to work because, or he worked very little because he had ancestral wealth and I'm like, you know, because of my scarcity mindset, I didn't get myself a lawyer. I didn't go after like anything essentially. I just was like tucked my tail in between my legs and was like, okay. And, and I was like, you know, he put in more like my attitude was just like, I wouldn't feel right, but I'm now I'm suddenly like, whoa, I protected his ancestral wealth and his investment.

Speaker 2 01:14:51 That house is worth double probably now mm-hmm <affirmative>. And I feel like just, I'm not resentful at him. What I'm resentful at is like kind of the, like the attitude that I've cultivated, which is that I don't have enough money to even try, um, to, to like get what, what I was owed for my investment actually. And I felt really resentful about that. I'm like, I just so wish that someone had told me like, babe, get a lawyer it's gonna pay for itself. Find someone who will do a payment plan, like put it on a credit card. <laugh> you know, mm-hmm <affirmative> um, so I'm bumped about that. Cuz I could be in a really pretty different financial position in terms of savings. If I had really like tried to get what is average for a divorce,

Speaker 1 01:15:46 Do you think you would handle that differently if it were to happen now? Or I guess do you feel like whatever money block it was that had you not getting a lawyer or not

fighting for the things that were yours, do you feel like that's something that you've overcome?

Speaker 2 01:15:59 I do. <laugh> um, you know, time reveals a lot and I think as time has gone on, I'm really starting to like, think about, for example, my ex's financial position as opposed to mine and how cushy his life is really, um, in a lot of ways. And I just I'm like, why did I protect that for him? I, I, I value my contribution to that relationship and that, um, life that we live together much more now. And I know that it's not just about the \$20,000 I put in it's about like, there's a bigger picture.

Speaker 1 01:16:44 I mean, there always is right. Because I, I feel like there's very few money related things that aren't also emotional things that it's like, how do we feel differently if we are the one leaving the relationship and like is the fact that we feel guilt about leaving their relationship, make us less likely to like fight for the financial thing. Like there's, I, I feel like this is like a much more complex thing potentially,

Speaker 2 01:17:03 Right? The reality is that he kind of probably sold the house and ended up with a full of his investment back <laugh> you know, but I didn't, I felt bad, you know, I like I did leave, I did end the marriage. He felt blindsided by it though. I felt that it should have been Nozari. I do believe that he was so I don't know, it's all very complex, but I do think that I could have and should have tried to get more out of that investment because that, um, because of my student loan debt, that is likely the only chance that I will have to have an investment like that mm-hmm, <affirmative> a like house property, investment.

Speaker 1 01:17:46 So being divorced and like the specifics of the divorce that you went through, how does that impact, like, I don't wanna say the role of money, but like money in your, let's say current romantic partnership.

Speaker 2 01:17:59 Mm. Well, we're not financially entangled really in any way. I also do partnership much differently than I did then. Like I am extremely, extremely unlikely to get married again and extremely, extremely unlikely to live with a partner again, like I just deeply love living alone and I, if I can't live alone, I also like to live with friends. I don't know. It would take a lot, it would take a long time of being together. Um, for me to feel like I want to do that. And I don't know that I ever will, because mostly what I want is to be free. So the nature of the relationship is just so different. Um, but yeah, we're not financially entangled in any way, if, if she needs money or I need money and the other one has it sure. We'll, we'll like do some lending, but generally speaking, we got our own thing going.

Speaker 1 01:18:58 So then for things that are me, you don't live together. So you have fewer shared expenses. Um, but for things that are shared, is it just a 50 50 split or do you split according to the fact that you earn more than she does?

Speaker 2 01:19:08 Well, she likes to feel it's, it's actually quite incredible. She like has not a huge amount of money, but she

loves to make people feel cared for. So it's like feels important to her and the role she wants to play in our relationship to sometimes like, take me out or blah, blah, blah. So I let her, I'm like, I have no problem with that. I trust that she knows what's going on with her money and she can budget appropriately. We don't actually do that much. That costs money. I'm, I'm kind of realizing as we talk, like how we spend our time isn't necessarily expensively. I do feel that it's within my value system. If we were to live together and have more significant expenses together that, um, I would want to pay more. It seems like only right. But like for example, an expensive thing that we're doing coming up is she was like, I wanna take you to CIR du sole.

Speaker 2 01:20:06 And we like looked at the tickets and I was like, I have a proposal for you. She was like, I wanna take you, I wanna pay. And I was like, I have a proposal for you. I propose that I buy your ticket and you buy my ticket and we get better seats, you know, like, let's get, let's get \$200 seats instead of \$100 and just pay for each other and like have a different kind of experience. And, and she's down for stuff like that. But if I had said like, I'm gonna pay 65% and you're gonna pay 35%. I don't know that she would want that.

Speaker 1 01:20:37 Yeah. I mean, and that's so much of this stuff is about communication, right? Because what's gonna feel good for you might be different from what feels good for her, might be different for what feels good for me. Or it's like being able to talk about this kind of stuff is how we arrive at what feels good. Because sometimes it makes sense. And like, we both, like, sometimes it's not logical, like what it is that we want or what feels good or what makes us feel cared for. Yeah. So kind of flip side of their resentment question. Tell me about a time that you felt really joyful about something money related.

Speaker 2 01:21:04 I love just buying the pack. I wanted to buy <laugh> every time I long distance hike, it's like, I'm the kind of hiker that like likes to take a lot of zero days. I always wanna get the motel. I always, you know, like I'm not, I'm not the, you know, people that are like, I'm gonna wash my clothes in this bucket and I'm gonna like sleep in a campground. I'm like, that's gonna be a no for me dog. I wanna luxuriate in a bed. I wanna eat like, you know, every trail town has like \$12 plates of fries, like very expensive mediocre food. And I just want it all. I don't even care. And every time I can do that without too much repercussion, I like feel incredibly joyful. Um, my house is like, so absolutely incredible. I feel, you know, I've lived in trailers or like shared a room for like almost a decade.

Speaker 2 01:21:58 And I've lived in this house by myself since last September. And since I've lived here, I've like started making rugs and I was able to get like, um, a really big frame. And like, when I make rugs, there's like yarn flying everywhere and it's dirty. And I just like do it in my living room. Cause I have all this space. I don't have to do it in my bedroom. I don't have to like, you know, and I even make enough that I've, I've had the thought, like if at

some point I wanna get a studio, I could, I could probably swing that. So like that feels incredibly joyful being like, I want an artistic hobby. I'm interested in making rugs and just like going on YouTube, watching a couple videos and then buying all the infrastructure to do that. Like the tufting gun, the like nice yard and the frame, all this stuff was like, I don't know, \$800. And I just, I didn't know anyone that had a tufting gun, so I just bought it and was like, hope I like it. You know, mm-hmm <affirmative> and I do very much. It's like incredible for me to have a visual creative art thing. That's not as like emotionally fraught as writing mm-hmm <affirmative> um, so,
Speaker 1 01:23:03 And that's off a screen. I would imagine.
Speaker 2 01:23:06 Hell yeah. Ugh. It's so good. I just love it. So anytime I can just like have a curiosity and follow it through because I have enough money to do so I just am like, wow, good job Buffy. Look at you. Go.

Speaker 1 01:23:20 Yeah. That's I have, um, recently been getting back into baking, which has like always been a love and a hobby for me. And it's interesting, you know, I'm not spending like \$800 on like flour and stuff or whatever at the grocery store, but there is a little like, well, I don't actually have to do this. Right. And this isn't like food that I need to survive necessarily. Like it's, it's an extra thing. And being able to be like, no, no, I'm allowed to have a hobby actually. Like that's fine. Um, that feels really joyful when I can lean into that kind of stuff.

Speaker 2 01:23:55 Yes. There's so much of my like groundedness and sense of self that comes from just being able to be creative with no, um, I mean, I do sell my rugs, but like I said, it's basically just covering the cost of making them. So it's not like I'm not trying to make a living off of it. I just get to be free. It, it makes me feel like really attuned to my puffiness, you know? <laugh>, I don't know how to, you know, I dunno how to explain it.

Speaker 1 01:24:21 Yeah. I mean, spending your resources, money, time, energy, all of that on the things that make you feel more like you

Speaker 2 01:24:28 Mm-hmm

Speaker 1 01:24:28 <affirmative> the dream,

Speaker 2 01:24:30 The dream. It's very beautiful.

Speaker 1 01:24:32 Is there anything we haven't talked about that you wanna dive into?

Speaker 2 01:24:37 I don't think so. I, if people wanna reach out to me and talk more about any of this, I'm like very interested in the subject. And a lot of people I know are kind of resistant to talking about money. So just that I'm open to more conversations. I'd love to hear other people's opinions. And

Speaker 1 01:24:53 What's something that you feel like you are curious to hear other people's honesty about when it comes to this topic.

Speaker 2 01:25:00 I wanna, what I really wanna know is like, when I talk about my income, I sense a discomfort in the room <laugh> and I'm like, cuz I'm literally just like, holy shit. I made \$6,000

this month. Hell yeah. And I wanna like run around the block, pumping my fist and I'll like tell people all excited and they're kind of like, that's great. And I'm like, oh, is it like, is the discomfort that it feels like bragging is the discomfort that like it reflects something on other people? Is it the discomfort? Like you make way more than that. And \$6,000 doesn't seem that much. And I seem so excited that like, it feels awkward. Like I, I legitimately just don't know. So I would love to hear like why, when people talk transparently about money in dollar amounts, as it kind of feel like the air gets sucked out of the room <laugh> mm

Speaker 1 01:25:50 That's such a good question. Yeah. I feel like at this point, this is more of a blanket. This is like more of a generalization, but I feel like at this point I can't have true intimacy with anyone that isn't interested in having these kinds of conversations. It's like, like talking about money is like such a fundamental, I don't even know value, but like it is, it is really important to me, for us to like have conversations like this and like be Frank and like be aware of what each other's like resources are and how we're doing financially and like how we're doing, like knowing how like a best friend is doing mental health wise and the impact that, that has on their ability to earn or not, or like all of these types of things. Like it's so important to me that I don't know that I could have a lot of intimacy with people that don't talk about this. Like I think about in particular, some of my like wealthiest friends

Speaker 2 01:26:41 Mm-hmm

Speaker 1 01:26:41 <affirmative> and I love them and we have fun together and we do not talk about money. Like they're very uncomfortable talking about this and I'm like, but I want, I wanna know, like what investments are they making? Like what, what are the conversations that like really rich people are only having with each other. Maybe I need to do that with this podcast cuz I'm like, what is that? Right? Like that's a whole world that like of information that like we don't even have access to really, or I don't know. I'm like curious about that kind of thing. But I, for me, I feel like it is a block in intimacy if I'm being totally honest, the fact that those aren't really things that we talk about and never would talk about. There's like something there for me. So I'm with you on that.

Speaker 2 01:27:20 Yeah. What's happening there. Rich people. Can you tell me about your money? <laugh> right, right. And, and I think, I think part of it is people do feel judged and I, I can totally understand that probably some people are judging them, but also I don't think that I will. I just am really, really curious, like sincerely curious, like what's happening with your money? Like, what's it like to like, like for example, if you have ancestral wealth and you have a trust fund and your parents gave you money for a down payment on a house, do you still feel like you have like compelled to work and like you have to succeed in the same way that a person that we're like literally their finances depend on it. Like I just, I'm really curious about that.

Speaker 1 01:28:02 I'm also curious about that. Hence why I'm

doing an entire podcast about this. So I'll see what I can do to get some answers for you. Um, in the meantime, if you could leave people with one affirmation of sorts based on our conversation, what would it be like basically? Like what's your wish for everyone listening?

Speaker 2 01:28:17 My wish for everyone listening, it's really complicated. So my first thought is I really want people to charge market rate for what they do. You know, it's also my wish for myself and like have your own sense of ethics around like what you give away. And you know, every, everyone will probably wanna make exceptions for certain things at certain times, but I don't necessarily think it serves people for like I'm specifically talking like women and queer people and POC. Like I don't think it serves this world for those to be the people that are charging the least. So, you know, I know it's complicated to charge what you you're worth thing. And I do agree with that, but I also am just like, don't be ashamed to wanna make money. Money is currency for survival. So yo go for it. Why not?

Speaker 1 01:29:10 Yes, yes. Yes. What's the best place for people to find you. If they wanna say hi or check out any of your various many, many jobs

Speaker 2 01:29:18 <laugh> um, I have a websitey J davis.com. I have a subs stack, which is my writing it's Moy, J davis.stack.com. And then my Instagram, perhaps unsurprisingly is Moy J Davis

Speaker 1 01:29:34 <laugh> consistency. I love it.

Speaker 2 01:29:36 Brand branding, consistency all around and do reach out. Also. You should hire me to make your website there, there. Yes. Listeners of Nicole, actually some of my very best clients have been listeners of your podcast

Speaker 1 01:29:48 Really? Oh yeah. I mean, cause you, you were on the past podcast, so that's great. Yes. A plus recommend everything that Murphy does reach out. She will be charging market rate very soon <laugh> or, or by the time this, this airs. Right. I love it. I hope that for you. I, I hope that people reach out and they're like, this is more expensive than you said. That's my hope for you. Um, thank you for all of the honesty and vulnerability and sharing. I adore you and I'm so glad that you said yes to this. Yeah.

Speaker 2 01:30:13 Thanks for having me. I loved it.

Speaker 1 01:30:24 Thanks so much for listening to this episode of the popup pod, there are a few awesome and super helpful ways that you can support our show. If you've got a few minutes to do that five star ratings on apple podcasts are so sincerely appreciated. It helps new listeners to see how much other people love the show. Writing a one to two sentence review to go along with your rating is even better. Uh, this is the kind of thing that I always tell myself that I'm gonna do for the podcasts that I love. And then inevitably, I forget. So I am trying to get in the habit of doing this for myself because even as a podcast host like knowing how grateful I am for every single review that this show gets, I still find myself forgetting or procrastinating on doing it for others. So perhaps we can do it together.

Speaker 1 01:31:08 You will do it. I will do it. We will, we

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