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0:00:02.4 Nicole Antoinette: Welcome to Season Two of the Pop-Up Pod, where my guests and I are exploring one big and juicy question, how much money is enough? I'm your host, Nicole Antoinette. I'm self-employed, partnered, but not married, child-free by choice, and I've had a somewhat roller-coaster 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 have been obsessed with personal finance ever since. And so, the question that 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 of ours is 100% listener funded, paid for by my sliding scale Patreon community filled with awesome folks. That means that you won't hear any ads, you won't hear any sponsors, there's no interruptions.

0:00:51.9 NA: 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, that includes me as the host and creator, my sound engineer and musician, Adam Day. Hi, Adam, you're the best, 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 Pop-Up Pod, and if that aligns with your own values, I would love to invite you to come check us out at nicoleantoinette.com/patreon, that's the page that breaks down what Patreon is, how it works, why I use it, the kind of quirky way that I run my business with this model, what you get behind the paywall, and all of that is there. It's nicoleantoinette.com/patreon.

0:01:43.9 NA: And in the meantime, I'm delighted to introduce you to today's guest, my friend, Marlee Grace. Marlee, whose pronouns are they, them is a dancer and writer whose work focuses on the self, devotion, ritual, creativity and art making. I am totally obsessed with their weekly newsletter called Monday Monday and recommend that you subscribe ASAP. It's so good. This conversation, y'all was so freaking honest, Marlee talks with real numbers and emotional openness about their debt, not paying taxes for many years, how much they earn, the guilt of out-earning their parents, the ramifications of growing up believing that rich people are bad. The fear of being judged for what they earn, and so much more. Thank you tomorrow for this generous, generous honesty, and thank you for being here with us today. I can't wait. Okay, here we go.

[music]

0:02:49.1 NA: Alright, here we go. Marlee, welcome to the show.

0:02:52.5 Marlee Grace: Hello, thank you for having me.

0:02:55.3 NA: Tell me a few of the things that you have spent money on this year that you feel very happy to have spent money on.

0:03:00.8 MG: The \$1500 sort of a mattress that I am currently sitting on.

0:03:07.1 NA: Okay.

0:03:07.4 MG: It is the firmest... I like that I'm... Off the bat, and like, and this is how much it costs, and we are gonna be specific and clear in this podcast for those listening that this is the first new mattress I've bought and it's firm and it's changed my life and my spine. What was the question? Some things I've bought.

[chuckle]

0:03:29.0 NA: Yeah. Just what have you spent money on this year that you're like, fuck, yes.

[chuckle]

0:03:32.2 MG: Yeah, so let's see, I got this... I feel like this was really the biggest... Like the... I mean, I never regret a book. I never regret... I've never bought a book, and wish I hadn't bought a book, not once in my whole life. So I bought some books and felt good about that. I've bought... You know, I recently had a radical gender affirming reduction and bought a lace bralette at Target, and I don't regret that. And so, those are the three things I can think of, my mattress, a lace bralette, and a lot of books.

0:04:08.5 NA: Yeah, that's great. And also the surgery itself, I assume.

0:04:11.8 MG: The surgery itself, I paid for out of pocket, almost entirely by selling the recording of newsletter class for half off.

0:04:21.3 NA: Interesting. Okay, so tell me more about this. So you decide you're gonna get this surgery and...

0:04:28.2 MG: Yes.

0:04:28.5 NA: First of all, how much was it?

0:04:29.9 MG: \$10,227.

0:04:33.3 NA: Oh my God. [laughter] That's so specific, I'm so obsessed with you. Okay. So you found out that it was gonna cost that much and you were like, I'm going to take this class that I taught the recording and I'm gonna sell the recording half off and that paid for that. So that's the most beautiful thing.

0:04:44.6 MG: Yes. And we're gonna talk about, I'm sure my favorite thing to talk about, which is taxes, and before the taxes came out, the selling the recording brought in about almost \$9000. So, it was... But we're gonna talk about taxes and how I don't put them aside, and that's part of the problem and the debting, and I can't wait to get into that all together. But yes, it was a big win. And

I borrowed \$2000... Or I borrowed \$4000 from a friend, so that I could take some of the taxes out and then paid them back. But that's the biggest thing I've spent... I don't even know if there is... I'm trying to think if there's anything I've ever spent \$10,000 on. Even my car, I have a car payment with. So it was definitely one of the biggest purchases I've ever made was my new boobs, my new tiny A cups.

0:05:38.0 NA: Yeah, that's an interesting question that I wouldn't have even thought to ask of what is the biggest purchase that you've ever made? I think for some people, it's a house, or at least maybe the down payment on a house.

0:05:50.5 MG: Yeah, down payment on a house or a car, probably. I guess somebody might own a boat. Yeah, I've paid... I paid \$10,000 to a publicist, like someone to do the PR and marketing for getting to center when it came out in 2020. And it is the only, I think, probably like, regret. I didn't even regret it as much as I wish I could describe how little I got for \$10,000. It was insane. I will never, ever, ever, ever, ever do that again. So that's the last time I can think about giving a person \$10,000 for a service or a thing, and it didn't go well. So I'm happy to report that Dr. Marguerite Aitken at Plastic Surgery Associates in Grand Rapids, Michigan did her \$10,000 worth of work. May she be blessed. I love her. [chuckle] She did my first surgery, I actually had a breast reduction with her in 2015.

0:06:55.1 MG: If we wanna talk about money and insurance, check this out, when insurance pays for a reduction, you have to be in a hospital. And they can only "take so much tissue." Talk about the... Just like transphobia and lack of personal choice making. It was really weird. And then now when you pay her out of pocket, she does it in her operating room that is on the sixth floor of the Amway Grand Plaza Hotel. [chuckle] And she'll take as much as you want her to. So it was a really fascinating experience. I'm excited to talk about it more in my own advice column and just share my experience, 'cause it was wild, but anyways, that's my best purchase of the year.

0:07:36.8 NA: Oh, it's great, best purchase of the year, A cups, blessings [laughter] for this doctor that continues to take tissue out of your boobs. That's great.

0:07:45.4 MG: I love her. Yeah, yeah. Exactly.

0:07:48.4 NA: Something else that I wanna ask about about the surgery in particular, as it relates to money. I was really moved by... It was on your newsletter when you announced that you were gonna be getting the surgery, you had very clear... Like a very clear section that said that you were open to receiving money from people who wanted to support on Venmo, who wanted to help buy you lovely groceries after and take care of you and your caretakers, and I thought it was such a sweet and clear boundaried way to say, Yes, you actually can support me, and here's how. And I'm interested A, if you've ever done that before? And how it felt to... I don't know, just really express, I am open to receiving money from friends and strangers to support me in this time?

0:08:35.0 MG: You know, years ago, I think in my newsletter... I'm trying to think exactly when it would have been. I made some comment about, it was almost a joke when I was sort of like, if

every subscriber of my newsletter sent me \$5, I could pay off my student loans. And a bunch of people started sending me money, which was great, and I sent it to my student loans, which I paid off last year, which we should also talk about. But I hadn't really done it in that way, especially because my income for the most part, makes it comfortable enough for me to pay for things like the surgery. Like, I did have it mapped out... Even though I did mention borrowing money, I knew that I was getting more money shortly from the class that I am launching this week. And so, I wasn't... It didn't feel as much like debting, but the point was that I was already having friends and peers sort of be like, how can we be supportive? And I was like, I would love for my community to help me care for my caretakers, and that's exactly what ended up happening, and that felt really clear. I was like, I don't really want this money to go towards the surgery, and so it didn't and it felt really good.

0:09:47.1 MG: I bet about probably like \$1500 came in and it pretty much all went to like, groceries, meals, gas, plane tickets, and it was really... It felt amazing that like... Especially as an un-partnered person, it felt really special to not take care of that part myself, and that was cool.

0:10:09.1 NA: And as your friend, it was really nice to have it clearly laid out how you wanna be supported.

0:10:15.4 MG: I love that.

0:10:16.0 NA: Like, I think that so often that we wanna be there for each other. And it's not enough to just say, Let me know if you need anything, because then that puts the burden back on the person who is needing support. And so for you to say like, Here's my PO box, if you wanna send me X, Y or Z. Here's my Venmo, I'm open to receiving. It felt very energetically clear of, Oh, okay, this is how Marlee wants to be taken care of. Cool. Venmo, go.

0:10:39.9 MG: Yes. I love that. And it was so like, I sort of got the perfect amount of like a friend sent me kombucha from her kombucha company. I got like... Some friends sent clothes. I got teas, I got candles. I kind of really... It was another thing that was really cool is a friend who I'm not as close with, made a huge thing of lasagna for my friends to bring... My friends who were gonna really take over the... The 2 and 10th days of my first shower, changing my bandages and dressings. So our friend Justin made us a huge thing of lasagna. It was like the caretakers were being caretaken... It was like the ripple of caring for the caring for the... It was... It's been really... I've only just in the last couple of days been able to sort of... Now that I'm alone, I think really been able to let it kind of sink in the level of receiving I've been doing, the last couple of weeks has been really beautiful.

0:11:36.8 NA: Well, I'm thinking just about community care, which is and isn't about money, we obviously need money, and also sometimes I think that I fall into the trap of thinking that money is the thing that's gonna keep me safe and actually, we need other people, we need our communities, we need to care for each other and be cared for, and there's something in that that's very, very easy for me to forget.

0:12:00.6 MG: Okay, so you posted on... In your Instagram stories, and I'm guess... Maybe you'll

ask me it here too, the like, how much money is enough money? Money, I think... Was that the question? [laughter] I was like zero dollars. In my head, I was literally like, I don't... That's never... And this is like, there's so much to unravel here, but an amount... Like money has never, ever equaled safety for me. I've never been... Like, It's never... If I've had \$40,000 in my bank account or \$10 in my bank account, one of those... It just is not a factor in my safety. Maybe that is like... And again, and just to be really clear, no financial... No, generational wealth. Opposite of generational wealth. I have surpassed... I make three times the amount that my parents made... Have ever made in their life. There's nothing to fall back on over here, and yet, I don't... So I don't know if that's like an extreme faith in God and fellowship or a little bit of my [chuckle] hypomania or something, I'm not sure, but I loved that question and I loved being asked it because I was like, Oh yeah, there's... That's not... That's just not... It just didn't even make sense as a question. I was like, Oh, that's like a tracker of safety for people, and that's not for me.

0:13:26.8 NA: I mean, that's the whole question that we're exploring this season, and so it's interesting to hear that the idea of how much money is enough for you that you're both like zero dollars/shrug emoji, [chuckle] right? It seems like your answer to that is shrug emoji.

0:13:38.2 MG: Yeah, and you know, that's one of my favorites is the shrug emoji, so yeah.

0:13:41.9 NA: Oh my gosh. Yeah, okay. [laughter] There's even so much stuff that you just mentioned, I feel like my brain just low-key short circuited. But okay, so let's take what you just said that whether you've had \$40,000 in your account or \$10,000 in your account that that hasn't equaled safety for you, can you trace that back a little bit?

0:14:00.1 MG: Just to be clear, I said 40... Wait, just to be clear. I said, \$40,000 or \$10. Not \$10,000.

0:14:06.6 NA: Okay. Yes. \$40,000 or...

0:14:07.6 MG: Yeah. \$10.

0:14:09.2 NA: That's what... Yeah, that's what I mean, or \$10.

0:14:09.9 MG: Yes. Okay. Okay, great.

0:14:12.0 NA: What's your money origin story? Like, if you trace that all the way back, where does it come from that what you just said is true?

0:14:24.2 MG: It's hard. It's hard for me to figure out how to talk about this stuff with parents who... I don't think will listen to this episode, but who read all my newsletters and read all my books and, yeah, I can feel like my heart started to beat faster. It's not... It's so interesting 'cause it's not overly emotional for me to talk about it, but it is money, and the lack of money is a huge... Is the root of shame in my family of origin. As is like debting.

0:14:58.8 NA: Mine too.

0:15:01.5 MG: And do your parents listen to this podcast?

0:15:05.0 NA: No.

0:15:06.6 MG: Okay.

0:15:07.1 NA: No, I don't think my parents know how to access a podcast.

0:15:08.6 MG: Okay. Yeah, I know...

0:15:09.3 NA: My dad's 86, I don't think he's doing anything with podcasting.

0:15:11.8 MG: Wow, really? Your dad's 86? Okay, cool. Yeah, mine's 64, and I'm sure has... Maybe never listened to a... He's probably listening right now being like, you're bad. No, I'm just kidding. And I love my parents and I... Yeah, so I guess we'll say the origin story comes from them, and comes specific... It was so interesting, we were... I just had dinner with them and a friend, and it sort of came up... My dad was talking about being from like a Detroit suburb, which is just a very rich suburb, but he grew up in like a poor working class family in the rich suburb, and so he hates saying he's from the rich suburb. And I was like, Wow, that's... I was like, Oh, the story immediately is like, But I'm not rich, and we're not rich, and rich people are bad, and we don't like rich people, and rich... You know, it was just like, rich people are bad, is the origin story and then...

0:16:09.6 MG: But also, I think some of the beauty of it is like, my parents certainly were like... Never like we hope you marry rich. You know, there was... It's also the beauty of the origin story is I think the like, we will always have each other, whether we can't pay the electric bill and the lights go off and we have to eat McDonald's for a week, or we're going on a camping trip this weekend and have enough to buy the organic corn, so that... It was always fluctuating. But yeah, on my mom's side, we maybe just have a lot of generational vagueness, and then on my dad's side, there's sort of the inherited shame from like, my dad having a parent, his dad who was extremely good with money. And then my dad just being really bad. You know, my parents filed for bankruptcy, they currently collect disability and social security and basically are unemployed, you know?

0:17:01.9 MG: My mom works at a restaurant, works her ass off, and my dad runs an eBay store and sells records. [chuckle] And so yeah, that's a big part of my stuff has been the guilt and shame of then surpassing their income, which I did a long time ago. And was not hard for me, and then that's hard too, so. Hoof, I said it.

0:17:27.2 NA: When... Yeah, great. [chuckle] Welcome to therapy is in session.

0:17:29.6 MG: Yeah.

[laughter]

0:17:30.1 NA: Neither of us are qualified to be therapists, [laughter] but let's just talk at each other about all of our deep money shame.

0:17:36.4 MG: Exactly.

0:17:37.3 NA: So when you said that surpassing their income happened a long time ago, is that something that you talked about with them?

0:17:45.2 MG: No. No, no, no, no. And this is... No. And this is... I'm trying to remember if I... I think they have a light example or no. I don't know if they really know how much I make. We don't talk about it. I mean, I think I maybe told them how much my first book advance was, and they were definitely like, what, you're gonna get paid that much to write a little pink book? And I was like, yep. But yeah, I had a moment where I taught... In January, I taught three sold out quilt classes and after taxes, so the total amount I made in a month of working three days a week for two hours, and of course, we know that there's a lot of other work that happens outside of the teaching hours, decades of study. Anyways, the point is, in January teaching quilt class three days a week, I made more money than my mom has ever made in an entire year of working. And that was really intense to sit with. And I think what is sad or what I wanna say to you and to those who are listening and to myself or what is painful for me is like, that feels so bad, no part of that feels good to me.

0:19:00.6 MG: I don't have this... I'm not at the point... Maybe this is in a year or five years where I'll be like, I am breaking the ancestral chain of women born, people... It's like, No, I'm just like, That fucking sucks. That sucks, and it sucks that my parents still work, and it sucks that I figured this out. Like, I don't really have a lot of... Like, I'm so proud of myself. This is so special. And then that is where I compulsively spend and debt to bring my earning number literally back down to almost zero, because I joke that I can't be an under-earner because I got too good at my job. So instead, I compulsively debt to be an under-earner. [laughter] And it's not like, I'm out here buying drugs, you know? But I'm buying art, I'm redistributing my money, I'm like, You know, I'm doing all this stuff that I'm... I'm happy where my money goes, but it sure as hell isn't in my bank, I'll tell you that.

0:20:04.0 NA: Do you or have you ever financially supported your parents?

0:20:08.7 MG: I haven't, but two things that are really small that I'm practicing doing because that is sort of like, maybe if I can reframe saving money and having money to sort of going back to them. So what I started doing is I pay for my mom's, and which is \$70 a month, and I pay for my dad's house to get cleaned, which was a big deal, for both of us, 'cause my parents got divorced only three years ago, so I had a late in life, parental divorce, and my dad still lives in the house that I grew up in and is in pretty poor health, and he is just too hard for him to clean and fuck that anybody, I hope you all pay for cleaners, but it was a pride thing where I think he was like, Well, I don't need a cleaner, and I was like, just... I would like to pay for this because I would like to come home to a clean house. And I think you'd be happier in it, so those are... I'm starting to practice, I'm like, Ooh, how would it feel to have money go towards them...

0:21:12.8 MG: Yeah, I mean, I've had my parents borrow money from me before so...

0:21:15.7 NA: Yeah. And how does that feel to you when they do that?

0:21:21.5 MG: I think it's the sadness, again, I don't really... I don't feel mad, but I feel... Yeah, it just makes me sad and it makes me sad at the systems in place, I will say once one of my 12-Step sponsors pointed something out, which was helpful to me, which is like... Sometimes I'm like, my dad is poor and lives in this house, and I'm like, My dad's actually kind of fine... You know what I mean? It's like now that his Social Security is really steady every month and his house is paid off, he actually has infinitely less financial stress than he has ever had before, and he needs very little, so some of it is like me projecting some of the grief when I think he's actually having a fine emotional space right now, so... That's interesting.

0:22:13.6 NA: Yeah, it's actually really personally helpful for me to hear you reflect on this, obviously, of course, our situations are different, but my parents also filed for bankruptcy, and I don't out-earn what my dad earned at his highest, but definitely out-earn anything that they have had in the last decade plus, and I have gone through so many different oscillating cycles, like you said, of being mad, systemically, being sad about the lack of certain resources that they have in their old age, bitter about the fact that somehow this is gonna be my problem, which then makes me feel like the worst person in the world, like shouldn't I be so grateful to support my parents, there's just a lot of stories in there about, what's gonna happen if they need long-term care that they can't pay for it. Yes, I'm earning, but I'm not earning to the degree that would be able to care for that, and it's just so much stuff comes up and I go through these periods of, why didn't you make better decisions 20 years ago? And it is a lot to separate what is mine and what is theirs.

0:23:17.7 MG: Yeah, really.

0:23:21.0 NA: Hoo. So you said that this was kind of an off-handed comment, but you were talking, I think someone on your dad's side of the family that they were good with money, and I'm interested not necessarily in that person, but in that phrase. So when you think about somebody being good with money, or whether you are good or not good with money, to you personally, what does it mean? What does that mean if you're good with money?

0:23:43.9 MG: God, I love that because this... That phrase is just something my dad says about his dad, it's not... And I've just always being like the man was good with money, I've never paused to be like, I wonder what he meant. Like a clear thing to me is like when he died, half a million dollars went to his children, it's like he died with money, is maybe a factor or... It was like he wrote down every penny he spent, just like was really thorough, and he was extremely frugal, and I performed the Nutcracker like 110 times in my lifetime, and he'd never seemed to be able to make the drive from Wisconsin and Michigan to see it, so it's... I think that's what comes up for me too, I'm like, yeah, you were good at... Good with money at the expense of what? Like your family I would think. So, yeah. I think a lot of the investing, saving, he bought a lot of land, rented that land. Sold the land. Yeah, he just like... He let his money make money, which to me is I think was one of the

things I'm starting to learn about is really the game of it all, I'm like, oh, as I'm starting to get closer to the possibility of getting a mortgage and buying a house, I am just like, oh, that isn't even about being rich, this is a game. This is a game we have to play with our credit score and our taxes, and it's all just a puzzle. It has nothing to do with being rich, so...

0:25:25.4 MG: It's very interesting.

0:25:26.9 NA: Yeah, do you have a memory of when you realized this game aspect of it, was it when you first started looking into what it would take to get a mortgage?

0:25:35.9 MG: Yeah, in 2019, I started working with a broker who, God bless her, Jonika, who has helped multiple of my friends buy houses, and she sadly was recently laid off from the company she was working with, and so I have to find a new broker. If any brokers out there listening in Michigan, but I mean, she was so, so generous with me about... It's like many jobs, like an agent or a manager who is gonna take a cut from the sale of the thing at the end, but... Yeah, just really breaking it down for me of like, this is how you make your credit score go up, and this is how... And these are the things that are affecting it. And so that's when we started looking at my student loan debt, which I had let go to collections, I didn't defer on my student loans, I had never been able to get a credit card, so then we're like, okay, here's how you get a secured card, etcetera, etcetera, so yeah, it was in 2019, I didn't really realize it was a game until 2019 when I started working with Jonika and figuring out how to put the pieces together.

0:26:43.6 NA: This might be a silly question, but when you said you let the student loans go to collections, it sounds from what you're describing that the money was there to pay them, maybe I'm incorrect about that, but I'm interested in the why of... Why?

0:26:55.5 MG: The money has always been there to pay anything, and that's... Yes and yes. So yes, and I think... Oh, sorry, there's a really direct answer to that, I hadn't been doing my taxes for years, so I couldn't prove to the US Department of Education what my income was, and so I couldn't get on a payment plan, and so I just ignored them instead.

0:27:22.7 NA: Okay, yes, would love to... You said at the beginning that one of your favorite things to talk about is taxes, which is a sentence I don't know that I've ever heard before, I'm really into it...

0:27:32.3 MG: No one has ever said that.

0:27:34.2 NA: What do you wanna talk about, about your personal experience. No, literally, nobody. What do you wanna talk about, about taxes?

0:27:39.6 MG: God, where do I even start? So I didn't do any taxes from 2015 until last year, which means a lot of different things, I'm sure for the licensed therapists that are listening, I'm sure you'd love, this is a case study, 'cause again, it's the like why. It's like the money was there the whole time, I mean, part of what I was doing was like, now that now I can see how much I owe the IRS, which is \$105,000 which sadly is not like a great... That's not like, Wow, Marlee you made a

lot of money. An insane percentage of that is literally just penalties and fees from 2015-2020, which is hard, it's like one of the years, I think I owed \$1000 and it turned into \$13,000. And yeah, my business has brought in... This is the third year in a row that my business has brought in six figures, which again, it's not what I pay myself, but that's how much Marlee Grace LLC has brought in three years in a row, which is the first time I've ever said this out loud, publicly, look at this, look at your podcast really cracking me open.

0:28:52.7 MG: So basically, in order for my credit score to go up though, I had to pay my student loans to zero, but I couldn't prove to them yet the tax, 'cause I hadn't done the taxes yet. It was a lot of... That was part of the game too, was like... Well, shit, and so my student loans were \$48,000, launched a couple of online classes, didn't take any of the taxes out for them because I was just like, I gotta pay this to get it down to get my credit score up, 'cause I thought I was gonna be able to buy a house sooner than I was. The other thing about the taxes, is I filed them all last November, while the IRS opened them last week, and it's August of 2022, so that was hard, is that they automatically had '21, '20 and '19 because we were able to do those electronically, but 2015 through 2018, we have to send them by mail, and the IRS is simply not in a hurry for people like me. So that was another kind of hitch. So yeah, the thing about the IRS is you can give 'em one dollar every now and then, they actually aren't that mean, they just want you to be solvent with them, but...

0:30:10.5 MG: Yeah, they never found me. I still have dreams that they're gonna come to my house and take me to jail, I don't really... They're not going to at this point because it's now, I've spoken to them, but it was a huge risk to not do my taxes for that long, and it just doesn't feel good. It doesn't feel good. It doesn't feel good. That's all I'll say is it doesn't feel good. And now it's starting to feel better, but I'm waiting for them to actually open 2018 so I can be on a payment plan, 'cause the fun thing about the IRS is you can only be on a payment plan if they have opened all of your years of taxes so I'm actually not currently solvent with the IRS, and I can't get a mortgage until I'm on a payment plan.

0:30:49.8 NA: Interesting. Okay, I feel like I'm getting a crash course on how all of this works. With the type of task that I am the most likely to procrastinate on, well, I guess it's two, one if there's like, it feels really emotional to me for any reason, or a task that sounds like one task, but it's actually like 18 and a half tasks together. When you just said, well, you have to pay the student loans, but in order to do that, you have to do this with the tax and then you have to... I feel like that's my money-related or not, my deer in headlights moment is... There's too many dominoes. So that sounds really intense. Honestly, and congratulations for even wading into that pool.

0:31:27.7 MG: Really wanting to own a house is I think the only reason I ever started taking care of the debt, I mean that was the reality was I was like, the only way for me to buy a house is to prove how much I make. The only way to prove how much I make is to do my taxes, and the only way to have a credit score high enough to get a mortgage is to pay off the student loans, so it was sort of... That was sort of what happened was I wanted something bad enough, which was to own a home, which I hope to do shortly, as soon as the IRS opens the 2018 taxes and I can get on a payment plan, and then the bank can finally see how much I make and give me a loan.

0:32:05.8 NA: That's great. I have so many more questions. If you're open to it, I would like to go back in time to... So I assume, if you've had other jobs in the past where taxes were taken out of it, that's less of a thing, but in self-employment, you're doing this yourself, you were supposed paying quarterly tax right. All the things, all the things. It's like a different ball game. I'm interested in your first year or first couple years in business, was this a thing, like talk me through kind of the mindset of, I'm not gonna do these taxes.

0:32:38.5 MG: So yeah, the last time I did taxes. So in 2013, I opened... Well, technically in 2012, I started Have company, which was my shop gallery, an artist residency space in Grand Rapids Michigan, which started in a 1967-Shasta travel trailer that got converted into a shop on wheels, and then I had a store front. And so from 2012-2015, I also didn't do my taxes, and then in 2015, a friend of mine helped me, literally, we sat in the back table of Have company, so the shop had been open for two years, and with high Lighters we printed out all of my bank statements and did an analog style, did all of my taxes, so this is the second time I've done this, except I added seven years instead of two. So yeah, it's always been a mix of like, nobody tells you how to do it and nobody tells you it's gonna be scary. And it's so funny, 'cause when I tell most people like, I currently owe the IRS over \$100,000, they look at me like.

0:33:47.6 MG: I'm so sorry. And I'm like, oh no, don't worry about it. They're like, What? I'm like, oh no, no, no, no, the pain of seven years of having no idea; A, how much I was making; B, how much I was spending, or; C, how much I owed the IRS was infinitely more anxiety-inducing and painful and shame spiraling than just knowing the number, and now being able to make a plan to pay it, and the IRS is like, they could let me pay it off for 20 years if I wanted to, it's like...

0:34:17.2 MG: I think that's what... It's again, where all of these questions you're asking are so fascinating 'cause they're just so different to everyone... It's back to the game. To me, I'm like \$105,000 is a game. It's like I could pay them \$1 at a time, I mean I won't, but... So yeah, and again, that number is huge, if you would have told me five years ago that I would owe that much, eventually I would have been like, I'll never make enough to pay that, let alone... To me... That doesn't make sense. So that's the other thing is, I experienced a huge income leap the first time I got a book advance, so I didn't really have a gradual climb, it was sort of like... I went from making \$8000 a year to making \$50,000 a year to making 70,000. And then having six figures come in, so... Yeah, I guess that's sort of gradual but...

0:35:12.4 NA: Oh yeah. If you don't have systems in place before there's some kind of change...

0:35:18.3 MG: Correct.

0:35:19.4 NA: It's really hard to know like, okay, well, now I'm in this place. Now, what do I do? Right, but you're not all of a sudden, when the \$100,000 comes in, it doesn't come with a printed list of instructions of what one does when one has \$100,000 in revenue, and so it's like sometimes I have found for myself that I'm like, oh, I actually need a systems upgrade because whatever got... Whatever that saying is, right? What got you here isn't gonna get you there. That, what I was doing when I was sleeping on an air mattress in someone else's living room and making my \$30,000 a

year, it's not the same as what I need now to run a business that I'm hopeful to get to that level, so...

0:35:56.7 NA: Yeah, I feel like what you were talking about before about debt, obviously there's different kinds of debt, right, you mentioned the student loans, you mentioned, you know, being indebted to the IRS, but then you also mentioned what sounded a little bit more emotional of sort of the... Like, I got all this money, but I feel a way about having it, so I'm gonna spend it down to zero, it's sort of like this idea of cracking the code on earning enough and staying out of debt, but then repeating that cycle over and over, I'm interested in anything that you wanna share about, just the emotional experience of that for you and because I think it is, maybe it's not, but it seems like it's somewhat different than the taxes and the student loans.

0:36:38.6 MG: It is different than the taxes and the student loans. I'm happy to be... Something I... Well, first of all, something I talk a lot about is that I save certain things for different containers of my public life, so maybe I'll talk about something that I don't usually talk about in most other places in my public life, which is like mental illness stuff, and I don't necessarily know how I feel about diagnosis, which really helps some people, for instance, I am a sober person, and I love using the word alcoholic, lots of sober people don't. Lots of people who have OCD really like to have that diagnosis, it's really helpful for them, for other people, it's just not. And so anyway, I got a diagnosis once of cyclothymia, which is sort of like a form of bipolar too, and I have seasons of hypomania, which in terms basically it's like a shorter, less dangerous version of what you might think of like a bipolar I manic episode that might last for weeks at a time, and so it sort of falls into the strange category of like, I kind of dissociate, and if someone were to be like, Marlee didn't you just have...

0:37:57.4 MG: Didn't you just get \$20,000 from teaching this thing, like, "Where'd the money go?" I'll literally be like, "I don't know." I can't even... It's so fast. It's really fast shopping. Really fast checking out, my speech goes up, like if I'm dating someone, like the grass being gets a little more intense, it's like... And it'll last maybe about a week or so, and I'm actually about to make a med switch because sadly, one of the meds that I'm on, we knew this might happen and it triggered some of my hypomania stuff, and so it's been interesting because... And that's why I have a therapist who is licensed to be a therapist, who was sort of tracking some of that recently and was like, this winter when you were just on this one med, you had sort of stopped doing that behavior, and that's when I was making my money setting my stuff aside for taxes, paying off the back taxes, and then when I added this other med, I got a chunk of money and it was just gone, and I was just like, oh shit. And so it's, again, it's this mix of like, I don't want it, I don't want it, I don't want it mixed with the hypomania, mixed with some dissociating.

0:39:12.2 MG: So yeah, I do feel like, again, having a clarity of a goal helps, and what had also happened is I stopped looking at the taxes, I was so frustrated that they haven't been opened, so I couldn't be on a payment plan, so here's another quick 101 on house buying, either you need to be on a payment plan with the IRS or pay everything that's opened down to zero, so I was like, oh, maybe I can pay them to zero really quick. And once I realized this winter, I could not indeed pay \$100,000 down to zero.

0:39:53.0 MG: I just kind of gave up. So yeah, I feel like it's kind of the mix of what exactly, like

you said, if it has 18 steps, I can't do it. But if the 18 steps lead me to the thing I really want, I mean, that was the, I barely had any money in my bank account when the air, I mean, I, okay. Again, barely I had \$800 in my bank account a month ago when Erin at plastic surgery associate said, do you want this surgery? And I, and she was like, the appointment is in 10 days. And I was like, how do I make \$10,000 in 10 days? And that is the part that talking about publicly feels also really hard for me because it feels the real fear. Here we go. It is co-therapy the real fear is I'm gonna be abandoned. If somebody found out, I can figure out how to make \$10,000 in 10 days, I'm gonna sound like a rich brat who shouldn't have any friends [laughter] so I better get rid of it. And at least I spent on some, A cups, but if I don't have A cups or my taxes to put it, where am I gonna put it? So I just go la, la, la, la, la.

0:41:05.8 NA: Mm. I mean, it makes sense, right? When you said that one of your family origin stories is rich, people are bad, like that it... Like things like that are so formative. The things that we are told over and over again, both directly and indirectly as kids from the people, whether they are caregivers or the people that we trust, like those worldviews are so hard to unlearn. And those stories are so hard to rewrite. Like I think it's almost become a cliché at this point in kind of the self-help of personal development space to talk about like rewriting your story or owning your story or anything like that. And it sounds really cute and it doesn't feel fucking cute at all.

0:41:44.4 MG: No.

0:41:44.5 NA: Like these things are so, can be so hard to do. If you have like a cellular level belief that rich people are bad, of course, you're gonna be afraid of abandonment that you can make \$10,000 in 10 days. Of course. Like that makes so much sense to me.

[laughter]

0:42:00.2 MG: Yes. To all of that and origin story and then really community origin story, you know, it's like, then I went, I like opened up a shop for like punk queer people, you know, it's like, then my like DIY punk zine, queer community was also like rich people are bad. And then I think we forget that like billionaires are bad. And also, like, I remember when my therapist was once like hun, like you're not rich. It was like the year that I first made like \$80,000, like after that was my like actual income that year. And I had probably redistributed way too much of that. And given none to taxes and my therapist was like, no offense, like you are not a rich person. Like, that's a nice comfort person in their 30s. And they were just like, that's comfortable. And that's great. And like, you're just like both in an effort to be nicer to yourself. And like, let's, you know, she was like, let's make you rich, but like, you're not. But again, compared to the income that I was raised in, I was like, I am a, I might as well be a millionaire. And I was sure as hell and I was spending, like I was one and I'm simply not.

0:43:06.5 NA: Yeah. But, I do think that that degree, like much credit to your therapist, that degree of factual breakdown can be really helpful for me because it can all get really, twisted up in the emotions that create these false binaries of like even rich and poor is a binary that doesn't at all look at the spectrum of. Okay, there's no ethical way to be a billionaire. Cool. Let's agree on that. But

\$80,000 in a country that has no social safety net for a person who is, un-partnered like, that's just what you need. Right?

0:43:37.0 MG: Yeah.

0:43:38.8 NA: So it's like we have all of these stories that don't allow any room for nuance in that. Yeah. I, one of the things that you either said or wrote, I feel like I have a running list on my phone of just like things from Marlee Grace Substack.

0:43:53.9 MG: I love that.

0:43:55.0 NA: Like thing that you said that I returned to all the time was quote, "It feels like a betrayal of the struggle to leave the struggle."

0:44:03.7 MG: Yes. I have to give, the writer and poet, Jordan Connect, who gave me a little tattoo of a wave on my leg many years ago. He is the person who I heard say something like that, but the, like the word he used the word betrayal and struggle. And I was just like, oh my God, like, that's, it feels like such a betrayal.

0:44:27.9 NA: Say more about that.

0:44:30.0 MG: Yeah. That's I think that's the part about like, yeah, this doesn't feel cute. It's the part that's like, this doesn't feel cute. Yeah. I'm not over here. Like, and then, like, we just make a new story about our beautiful life and, you know, it's just like, it's not, I'm like, no, I feel like I'm betraying my parents. [laughter] I feel like I'm betraying my community. I'm betraying. And it's interesting because at this point, you, I mean, my, a few of my, like very, very best friends make a lot of money for their job and their craft and are self-employed and either don't have the same trauma as I do or are just kind of past it in a way. And I do find myself having like, needing to have more and more of those people around me and more and more friends buying houses and also showing me A, how to play the game and what to do when it's hard. And when I'm struggling.

0:45:27.5 NA: What do you, I mean, you said before the like fear of abandonment, but is there anything more tangible, like when you said, if people found out that I'm someone who can, you know, figure out how to make \$10,000 in 10 days or any of these other things, like, can you say more about what, what is the fear there?

0:45:45.2 MG: The first thing that came to my mind was like, people will, I mean, I'm literally like, I'm gonna be canceled. I, like, there's gonna be an internet camp. Like somebody's gonna find that out and then pick some other thing about me, like Marlee Grace, I really can't think of a thing. And I don't mean to be like, I'm so great at being it, but you know what I mean? It's like, it's gonna be like, you, it's a scam that you charge \$400 for your online class. You're scamming us, like I'm a grifter, like, just like you shouldn't charge that much. If you can make that much, you should make less like, then your classes should be less money and your book should be less. Like I'm afraid people are gonna tell me I should make less money.

0:46:34.6 NA: Yeah.

0:46:35.3 MG: I guess, I'm afraid people will be like, if they knew the total, they wouldn't sign up for stuff. Which and then if I may pause is me deeply devaluing myself because you know what, as, you know, as you specifically know, and as we know, as like, I feel like very mutual benefactors of each other's work is like, if somebody pays... I have watched fucking people pay \$400 to take one of my classes, sell a book for six figures and have it become a New York times best selling book straight up. Was that worth \$400 for Marlee Grace? I'm pretty sure it was. You know what I mean? It's like people take my quilt class and heal generations of trauma. They're literally like, by the fourth week, they're like, "I'm a new person, I'm an artist again," like I'm like people making these statements where I'm like, wow, you can pay \$375 and get that, sounds amazing.

0:47:31.8 MG: You know, And so I think that's, and I'm like spitball, I'm like tracking this in, literally in this real life therapy session, which is also called the Pop-Up Pod. But it's like, I am really like, oh, the fear is also rooted in me being like, I'm not worth making X amount of money or my services should be less, which again is funny because as we both know in the scheme of the self-help and self-development world, my online classes are actually not very expensive compared to the many classes that are like a thousand dollars, and now I'm going to eat this CBD honey, and put it in my mouth.

0:48:08.1 NA: Great. I love that as a transition. I really never... I don't know that I've heard of CBD honey, but I'm glad that you have it for your healing and recovery.

0:48:18.7 MG: Yeah, I got it at lake and woods, my local apothecary.

0:48:22.7 NA: So what you just shared, makes me think of a question that one of the folks in my Patreon community asked, not for you specifically, but like for this season as a whole, that I think, potentially, you might be the right person to answer, or at least to share some opinions on. And the question was about why we respect certain work over others and how to grapple with, and interrogate our own judgment and shame around certain types of work. Like, do you feel like your upbringing impacts how you view certain jobs who is, and is not allowed to earn a specific amount of money? And I asked that as someone, I mean, this was someone else's question, but it's also sort of my question, because I think that so much of what I have internalized about, I guess what we could call art and money, right?

0:49:05.8 NA: Like, because I love the work that I do, that there was, and this is still a story that I am in a not cute way, still trying to unlearn that like the price of admission for doing work that you don't hate is that you don't get to be paid a lot for it. And I think that that's bullshit. And also that story is there. And so this person's question of like, how do we interrogate our own judgment and shame around, like who gets to earn a lot of money and who doesn't, I'm interested in your thoughts on that?

0:49:35.2 MG: Yeah, this is, oh, man, this is a huge question. This is a great question. I mean, yeah,

I think, and this is part of the like comparison to my parents' income and you know, like the hourly wage thing, which, I don't track anything hourly at this point in my job. Well, the first thing that comes to mind is, I recently re-listened to the book, *Big Magic* by Elizabeth Gilbert and one of my absolutely favorite books, and something she talks about, which is also very Julia Cameron artist way, but the way she named it is like, I write books like a farmer. And I don't... It's like, it's sort of like, it's another job. Like how sweeping we can be like, "Ah, yes, the life of a writer," like, and as if it's not worth as much as the farmer, it's really putting it on, like, it's another job.

0:50:32.1 MG: Like, and at this point there is. So I think that actually helped me with writing, quilting, dancing. Yeah. Those are three things I'd be doing whether or not I made money on them or not. There are things I have always done. And I have since I was three, since I was five, I mean, I literally started dancing in classrooms when I was five years old. That was almost 30 years ago. Like for 30 years [laughter] I have been deeply studying dance and then, and being creative. And when I was nine, I was like, started my first novel, obviously it's my first and last, because I don't plan to ever write a novel. But, you know, I really am just like, oh yeah, this is my like trade. Like, yes, these are my creative practices, but like, it's a job. And it's like a job that I do and I receive money for that job.

0:51:23.1 NA: So I just wrote down what you said. It's just another job. I will be thinking about that long after this conversation. I do think so back to this person's question, right? Of like, what do we think about certain jobs versus others? Like some of what I believe about, I don't know, more artistic jobs, whatever we even wanna say that means more creative jobs or whatever. It's not helpful. Like it's almost like narcissistic, or I put it on some kind of a pedestal, or it has to be special. Like if you don't have inherited wealth to live off of, you need to earn income in the system that we live in that has to come from somebody paying you to do something like, okay, it's just another job. Right? And like, there is something permission giving in that. So I appreciate personally. I appreciate that you said that.

0:52:14.2 MG: Yeah. Last summer I did a residency at folk life farm in Northern California, that my friend Jacqueline Suskin runs, she's a poet. And she started this project years ago where she sits at a farmer's market with a typewriter and people name their subject and their price. And she writes a poem and she's been doing this for years and now has published many books and is also an amazing teacher. But in her studio at the residency, she had written on a piece of paper and take it to the wall. I love my job. And it just like blew me backwards. I was like calling, like, I was like, my job. Like, I just hadn't called it my job. Like I was like, oh. And she was like, "Yeah, it's my job. It's how I make money. It's my job." And so I actually really, you know, famously the artist and singer, Justin Bieber has a line in his song, love yourself that says, got all caught up in my job. Couldn't see what was going on.

0:53:18.4 NA: And I love that he says that because I remember the first time I listened to it being like sassy, being like cool Bieber, you got caught up in your job. Like your job being Justin Bieber. And then I was like, that is his job. He has a hard ass job that he has to work really hard at and practice really hard at and do it in front of millions of people. Like he probably did get caught up in his job. I mean, if we're gonna listen to Beyonce, sing about her 9:00-5:00, like I sure as hell I'm

allowed to call Monday, Monday a job. So that's what I gotta say.

0:53:55.3 NA: Yeah. Yeah, no, that's super helpful. When you were talking about your kind of worst case scenario, fear, you know, people find out that you make X amount of dollars and then you get canceled. Is there an amount of money that if you hear that if other people are making it that you feel judgemental?

0:54:12.8 MG: Oh, I love this question. Let me think about that. No, I think I'm in awe a little bit, you know, I have a sibling and a lot of friends who are in the music world and like, see what some people get like with like publishing deals for songs. And that's a number that I'm like, wow, like, your people emailed somebody a file and that's a big check you got like, but I'm just like, that's amazing. Like, I, yeah, it's really helpful to be asked to in reverse. I mean, I think only I, and even my friend, I have a few friends who are absolute, who are multi-multimillionaires, who are actors. And I think that that is I'm never, but I'm not judgemental. I'm just fascinated. I'm like, wow, that's amazing that for that job that you do, you get paid millions of dollars.

0:55:15.0 MG: And for my job, I get paid a different, I get paid \$3,000. So no, I don't it's... I don't judge it as much as I think, it's maybe just fascinating to me that it's like, it kind of just goes back to like, yeah, that's the world like Jeff, the Wi-Fi man makes one amount of money and a friend who's on a hit network television show makes a different amount of money. And that's, and it's always been that way. And so I don't think I'm necessarily judgemental because similarly, like most of my friends who are millionaires, it's kind of the same. It's not that they were like, I wanna be rich. They were like, I act and acting on television programs happens to pay well, or my friends who are like, I've been playing songs since I've been playing songs in basements when I was 15 years old and yeah, my songs got good enough.

0:56:09.6 MG: And now I make six figures from certain aspects of my songwriting practice. And so, yeah, I think it's more just that I'm fascinated, but yeah, most people in my life, I would say, who are wealthy or richer than me, or who are making, you know, multiple six figures or millions are really just doing the thing that they love to do. I'm and that's where I don't have, you know, I don't have friends who work on wall street, so it's like, maybe there's a... Maybe there's another pocket of people who make money doing different way. But yeah, most of the people in my life who make a shit ton of money are all doing that 'cause they're just doing the thing that like God told them was their job, which is what I do. So.

0:56:55.8 NA: Is being a millionaire or a multimillionaire, something that you aspire to?

0:57:02.5 MG: No, I think for me it's much more like, I really wanna buy a house I'd really like to pay the taxes off and then I wanna do a lot more like traveling. Like I've only ever... I've been to Canada, but I've only been to another continent once in 2009. And so I wanna do some, like, I wanna do some like traveling where I kind of can like relax, at some water, which again, these financial goals will probably take me to the next six months [laughter] and so that's where it's like I think I have... Here's another thing is like up-leveling is scary to me and brings up the shame stuff. And so I think now I do think that once I'm solvent and on the payment plan with the IRS and own

my home a lot is gonna just break open in terms of my income, because I think I'm gonna be a lot less afraid and be like, oh shit.

0:57:56.0 MG: Well, now... It's kind of the, like I have, once that happens, it's like, I'm solvent. I have a car. I own a home. I've got my dog. And then I could see maybe like maybe partnership will come back into my life again or traveling or that. But yeah, it's kind of back to that first moment of this conversation of like, I don't... It's like the quantifying doesn't really make sense to me. It's like, I don't know. I guess like, I'm not ever like, yeah. A million dollars. I'm more like, I hope I can like buy a motel by the time I'm 40 [laughter] I don't know how much that'll cost, but...

0:58:35.4 NA: Why home ownership? Like why is that something that's meaningful for you?

0:58:41.8 MG: Yeah, I think, I've moved around a lot the last few years and I'm back in Michigan, which is where I'm from and I'm really, really happy I'm here. And I'm living really generously in a friend's home. Another great example of a friend who just wrote his little songs and they did really well and he was able to buy a home and, it's really special and it's like, I just, I've been really blessed with great landlords over the years. And it's like, I just don't wanna... It's a mix of like, I don't wanna landlord anymore. And it's like, I don't wanna pay rent anymore. I don't want my money to be going to making somebody else rich. I'm like, I would rather my money just go into whatever. And I'm like, I'm really picturing, like painting the walls, my own colors and really just, not moving again.

0:59:34.4 MG: I mean, granted buying a house doesn't mean you won't sell the house and move, but especially in Michigan up here, I could see buying something that is just really my like hub. And then I go, other places. I find when I'm like renting, it's just harder to wanna leave. 'Cause there's this sadness of like, well, I just paid \$1,200 to be here this month and just going to this person, you know? So, and yeah, I was encouraged by a mentor to really think about home ownership and to have that be a place that I put my money. And I've also watched just a few friends buy houses the last few years. And I think I just see a lot of ease that comes with like housing stability. That's something that I do think about in terms of.

1:00:20.0 MG: Safety, way more than how much money is in the bank account, is like, "Do I have a home that I can stay in? Or is somebody gonna tell me I have to leave?"

1:00:30.2 NA: Yeah, no, that's so real. Travel, where is your dream? Where is your dream trip?

1:00:40.6 MG: I'm... Sidebar, where are we going? Yeah, you're like, "Where are we going?" So I'm Swedish, and so I've been thinking it'd be cool to go to Sweden, check it out, see what my ancestors were up to over there. I'd love to go...

[laughter]

1:00:55.4 MG: I literally have no deep connection to being Swedish or Sweden as a place, but I am like, "That could be cool," and I think I maybe wanna go to London, and I... Just 'cause a couple of

people I know have been there and it's really cool. And how to not always be working as a best seller at the Tate Modern bookstore, which is really fancy. It means I'm in a museum. Basically, I'm a museum artist now, so tell that to your farmer jobs.

1:01:22.3 NA: Oh my god, that's obsessed.

1:01:25.0 MG: And then I've had a lot of friends who've gone to Greece lately. That's where I need to go for color inspiration and swimming inspiration. And Mexico's pretty close here to the whole of United States, so I thought maybe I should go there. And Iceland because they have sheeps and wool. And that's my list so far.

1:01:46.5 NA: That's great, I love how each of those things is tied into something about your life and your practice.

1:01:50.1 MG: Yes, yes.

1:01:51.0 NA: I am also thinking of the, "What were my ancestors up to in Italy?" That's on my list of, "Let me go and scope out where those family are from." I lived in London for six years when I was a kid. I'm obsessed with London. Yeah, literally yesterday, I was on Airbnb looking at like, "What would a monthly rental cost if I wanted to go over there for a while?" So you and I, same page as always.

1:02:11.8 MG: Okay, I think we're going to London, it sounds like.

1:02:15.5 NA: Great. Great. I need to... You name it, I...

1:02:16.2 MG: Have you been there in your adult life?

1:02:18.4 NA: Yeah. Well, yeah, I've been there twice in my adult life. Once in 2017 and once in 2019, and it was spectacular both times and A+ would love to go. So we'll have a separate conversation about our impending trip to London.

1:02:33.3 MG: Sounds great.

1:02:35.2 NA: How much do you think about taking care of old Marlee? Like future, future Mar, hopefully long, healthy life. You're in your 80s. How much do you think about that from a financial perspective?

1:02:49.7 MG: From a financial perspective, I do not think about that one second of any day of my God-given life. I've never thought about that. I don't know.

1:02:55.2 NA: Oh my god. What is that like? What is that like?

1:03:00.2 MG: Well, I will say... I will say... Well, let me pause to say the house buying is part of

that. The house buying is like, "I'm gonna grow old, I'm gonna be an old man in this house." I'm like, "This is the... I'm gonna." I can see old Mar, like long gray braid, eating my granola in a hammock in this cool garden. So that is... The house buying thing is about it... That is tied into financial safety. They're not that separate. But other than that, I mean, I think... And this is where I don't mean to be cocky. I don't know, I guess my career might not always go as well as it is now, and I'm just like, "I have so many more books to write." I can't imagine I'm gonna stop making money at some point and I am always gonna do the thing, so I think I'll just... I don't know. Yeah, I don't really think about... I think about that in terms of like I just... I've smoked cigarettes on and on since I was 15 years old and just celebrated a year of not smoking, and that felt really nice for old Mar.

1:04:09.8 MG: 'Cause yeah, my lungs don't work like they... When I quit smoking in my 20s, it was a very different experience than quitting smoking in my 30s. And yeah, I'm really high risk for breast cancer, my mom had breast cancer. And actually when I just had my pathology report after my surgery, a lot of my cells have already mutated to a pretty close to pre-cancerous state and that was some really intense news to hear and very like... "Cool," like, "We know this and I'll just keep an eye on it." But yeah, there's a lot that... I think, honestly, the 12-step one day at a time is maybe the biggest blessing of my life with this, where I'm just... I'm not really thinking about future Mar, because I'm really thinking about Mar for 4:00 PM today. And that doesn't mean I'm so involved in present, but it does mean I stay pretty closely in the day when I'm in the day.

1:05:08.3 NA: Well, this is fascinating, because one of my... And I know I'm not alone in this, but one of the things that I bump on when it comes to money stuff is like, "Okay, cool, let's go to London, but also my retirement account." It all just seems like future stuff seems so nebulous, and sometimes... And obviously, this is a good... This is a good problem to have versus times in my life where I was like, "Okay, how much can I spend at the grocery store today without over-drafting?" That thinking, "Am I going to London or am I saving for future Nicole?" Like, yes, that's great. Grateful to have that as a problem, but it just seems so like, "Retirement? Is that even a thing..." That's where I start to get really shrug emoji about some of this stuff, is thinking about, "What is the future? How is retirement impacted by potential climate collapse? Should we all just go to London now?" It can get really dark in my head sometimes.

1:06:03.0 MG: Yeah, I'm definitely not a person... I mean, a lot of my friends, many of my friends have retirement accounts that is... Maybe from everything else I've said in this conversation, it's already become clear I certainly do not have one. However, I am not opposed to getting one at some point. And I'm like, "Yeah, that's just not..." I think I do have this... And maybe someone, again, who's listening is like, "This is really naive," or the narcissistic part of it all, of like, I'm just like, "I'm just gonna keep doing my stuff, which happens to make me money, so I'm just..." I got... I don't know, I'm like... Or I'm just like, "Retirement? I can live. I know how to live on so little and still be happy." I don't know I guess. I guess 'cause in my head, I'm like, "If I'm 80, I'm still gonna be writing books." Maybe at that point no one will be buying them though, so I should think about really the... When it hits hard at 30 and people think my writing is cool still. I should save some of that.

1:07:11.6 NA: But I mean, I think this, the uncertainty of this is part of what makes it challenging, because I would love to think that I'm still gonna be making things that feel good to make at that age, but who knows what's gonna happen in my life? And I think the how much do I let the what ifs, and potential future harm reduction, and the uncertainty of it can be something that I'm like, "Well, I just am gonna turn away from this and not deal with this at all."

1:07:38.2 MG: I think that maybe... I don't know if this is... Maybe this is inspiring or I sound like the crazy person I am, but I'm like, "If there's one thing I'm certain of, it's that I'm gonna keep making stuff." So yes, I guess, factually, no, I'm not certain it'll keep making money. And I have watched friends get one book deal and then their next book advance is for less, because their first book didn't sell that well. My second book didn't sell as well as my first book, who knows what my next book advance will be? And last year was my first year... Well, last year I made more money than I ever have before and had no... And none of that income was from a book advance. So that felt like a big win to me, to be like, "Oh, it was all from teaching." But yeah, I guess I'm just like...

1:08:27.9 MG: Okay, I think you're gonna like this. This is where I'm like, "I'm not a fucking content creator, I'm not a creative." I'm not a fucking, I don't know, doop de doo maker. I'm not whatever these words were that somebody started saying at some point. I'm fucking definitely not an influencer. I'm an artist and a writer, and I'm gonna be until the day I die. And so I'm not afraid when I posted yesterday with 80,000 followers and 60 people liked my Instagram post. I know Instagram wants me to hate myself so I post a selfie today. I know the fucking game they're playing and they can't fuck with me. I'm not gonna make a reel, Nicole. I'm not gonna make a goddamn reel. You know what I'm gonna do? I'm gonna teach my little classes, I'm gonna write my fucking books, and I'm gonna make money. And I should probably get a retirement fund, but we should also go to London. Mic drop.

1:09:17.0 NA: Yeah. Mic drop, yes. Great. All those things. I do have a retirement account and I'm gonna go to London, so.

1:09:22.5 MG: Yes, yes, there we go.

1:09:24.0 NA: Question for you about sort of the psychology of growth. So something that I have an issue with when it comes to pricing for myself is this idea that you're always supposed to be charging more, like thing after thing or year after year, right? And like the, "Okay, well, I charged \$50 for this, the next time it has to be \$100, and then it has to be \$150. And if I do a \$400 class, well, then the next step is to do an \$800 class." And again, this is just within me personally, and obviously you know my business coach Bear having anti-capitalist values, like trying to build a business this way. Obviously, I know you and I share values. How do you think about that degree of growth within your own decisions when it comes to pricing your work?

1:10:09.3 MG: Oh man, I love this question. Yeah. So in 2017 was the first year I taught an online class and it was \$190, I think, something like that. And up until last year, 2021, it had stayed \$190. I had never charged over \$200. And because I was just... There was something that was like more than \$200 is just too much. And so last year... Or that's not true, sorry. Fall of 2020, when I first

launched A Quilt is Something Human, my four-week quilting class on Zoom, that was... I think it started at 325, I boosted it to 350 and now it's 375. And there's something about it being quilting, which is such a like... Granted, some people who take quilt class certainly do end up selling quilts and generating an income, but it's less... Quilt class is extremely non-scalable 40 people can take class, that's why I teach it multiple times in a week, because it's about creating a really like sacred container where everybody gets to share, and I like that. And so it does have a cap and so the only way to make more money on quilt class is to raise the price. And some of it is just intuitive, it's like, "I don't want quilt class to be more than \$400." That doesn't feel quite correct for me to teach that skill which was so freely given to me and feels really channeled.

1:11:42.1 MG: But when I was pricing my book writing class, which I'm about to teach in September, it's the first time I've launched a class that's over \$400, and it's \$425. And part of that is there's a guest teacher every week who's also getting paid, and that feels really important. And when I teach quilt class, Christi always co-teaches it with me, Christi Johnson, and I pay her as well, but it was just... It kinda went back to the like, I know... Here's the other thing, is I want people who are taking quilt... Or, sorry, who are taking this book class to be pretty serious about being ready to write a book, right? So that might also mean they're pretty seriously ready to drop \$400. And so that is something I noticed. I used to do one-on-one creative advising, and that, in 2013 or something, started at \$50 or \$80, and then for years it was \$150, and then I bumped it up to \$250, which was terrifying to me. But I noticed the people who were coming to me were way closer to my level. I have a different career than I had seven years ago, I've had two books published. I've had taught thousands of people. It's just factually, I'm up leveling. So I don't wanna necessarily creatively coach people who have \$50 to spend. There are other creative coaches for people at that level in their career.

1:13:15.9 MG: So part of it is also just tracking where my career is going and that it's gonna be boring for me to teach people who can't make a list or something. It's like, "Well," or that's why I teach the \$43 classes where we make a list. You know what I mean? It's like there are different exchanges, and for me, I do like the... Also, the more I charge, the more I'm compensated, and the more I can be generous, which is definitely something I learned from Bear. It's something I learned from Sarah Gottesdiener from Dori Midnight, is this like, "Oh yeah, when I charge this much money, I can give scholarships, I can give sliding scale, I can trade with people," because there are so many people, Nicole, who hit that \$425 button, checkout, and they don't link for a second, 'cause they don't have the money trauma that we do. And there's a lot of people who factually can't pay that. And so yeah, I have found that.

1:14:17.0 MG: And some of it is just paying attention to what my peers charge for their courses and people who are at similar spots in their career. Some of it I think is like, I'm a weird teacher, I don't make a bunch of worksheets and... Like I teach on Zoom literally as if I am standing in front of you in a classroom. It's sort of back to the like, "I'm not a content creator making an opt-in with a scalable class, I wanna teach you as a person. I'm a teacher." So yeah, my classes don't have a cap, they have a natural... The people's research class had about 100 people in it, so that's a bigger group. And then we had co-working where there's more time to talk to each other, but it's not as intimate of a group and that feels fine to me. But a lot of people would never even teach live, they'd record that

class and sell it, and I'm just like, "That's boring." I've done that before. I did that with The World Needs Your Online Class class and that was fine. Anyways, I don't even know if I answered your question, but that's how I decide.

1:15:22.0 NA: That's great. I love it. I love it. Can you give a pep talk for people who are afraid to charge for their art or their work or who are bumping on these things? What do you say to these people?

1:15:30.6 MG: Yeah. Yeah, the first one is way less people are gonna hate you than you think they are. And if they do, they weren't meant to be your friends, so that's... I'm like, "The pep talk is for me." You're not gonna be abandoned. And I think the other one really is like, yeah, this is sort of borrowed from, which is not... I don't mind saying this 'cause it's not a 12-step program I'm in, but some of the language of Debtors Anonymous, which I think can be really helpful for people who are unwinding some of their money stuff, is this like, we can't assume other people's... Here's another example, is like, I've had broke ass queer people pay full price for A Quilt is Something Human because they ask their rich ass dad to buy it for them for their birthday. Right? So it's like, I don't know where people have access to money. So if I'm assuming it's the same as me, that's a really bad way to do business. If anything, I should be assuming that they have access to that money. A lot of people who take my quilt class are lawyers, are doctors, work at... Make \$500,000 a year, Google, and need a hobby on Saturdays. It's like these people are not like broke, gay artists who live in a meta with poor parents, that's my ass who's debting over here and teaching them at the same time.

1:16:56.2 MG: So it's like, I think... I'm careful now, I shouldn't really be saying I'm broke, because I'm technically not. Although again, if we look at my bank account right now, there's some confusion around that number. Alas. Yeah, so I feel like, again, that's where I've really learned that if I charge 425, I've... It's very rare that I have ever said no to a single person who wants to take the class that I teach. If somebody asks me, I'm pretty well compensated by everybody who could just check out at full price. And this is something you talk about so much with the sliding scale of like, "Here's my goal for what I wanna make for this trail journal and... Or book, and some people pay a dollar and some people send me 50. And at the end of the day, it's kind of exactly what I thought it would be." I think this also ties into the old Marlee, is like, I have built a lot of trust in how that works, where maybe if 500 people signed up for my \$400 class, I would feel a little weirder about it. I don't technically know how many people are gonna sign up, maybe 500 will, but it's kind of been this like... It's just naturally like about 100 people sign up. So that is another thing, is like I charge \$425 for the class, I don't actually know what my income will be. Maybe 50 people sign up. Maybe 400 will. I don't know.

1:18:23.0 NA: Yeah. It's particularly interesting. I'm not sure when public registration goes live, but it will probably be before this episode comes out, but it's interesting to have this...

1:18:30.2 MG: It's live.

1:18:32.1 NA: Well, did you live for everyone or just live for past students?

1:18:36.2 MG: No.

1:18:36.1 NA: Okay, live. Live live. Great.

1:18:36.2 MG: Yeah. I mean, the link's in my bio. I gotta finish my newsletter later today.

1:18:39.0 NA: The link's out, great. 'Cause what I was gonna say is, it's interesting to have this in real time versus a month from now, if we have this conversation that you could say like, "This made exactly this much money," and... Yeah, no, it's interesting. One of the last things that I wanna talk about is wealth redistribution, which you mentioned a couple of times, both in terms of being something you believe in, but then also something where you are giving too much money away, which I'm interested in. Can you talk about your personal process of deciding where and how much to give?

1:19:09.3 MG: Yeah. You know, this is actually something that Liz Migliorelli, who's an amazing herbalist... Her business is called Sister Spinster for those who are interested. It was years ago where... It was maybe 2015, 2016 and we were talking about... I was just kind of like looking at what everybody else was doing, and it felt really overwhelming to be like, "Well, where do I give money to?" And she was like, "Don't just pick..." I think I was just picking like, I'm living in Grand Rapids, Michigan and giving money to the San Francisco Mothers... Just something so separate from my life. But I was like, "Well, that's where everybody else is giving this week." And so a great example is like... Well, first of all, I redistribute 5% of all of the Monday Monday subscriptions. I generally pick 5%, 5-10 percent that I redistribute from a class. So for instance, I have taught a class that has made way more money than I thought it would and decided to give at the top of that range. And again, that's sort of an intuitive decision-making process. And then there's a lot that I don't really track, and I think especially in 2020, that's where I just kinda.

1:20:29.0 MG: Everybody was like, "Well, you gotta Venmo this person. And this person needs some help," and I was just kinda like... And I had gotten the book advance. And I think I was feeling like a lot of the guilt, especially in COVID, of like, "Oh my business... COVID did wonders for my business. Everybody bought a sewing machine to make a mask, suddenly didn't need a mask, and was like, 'What the fuck am I gonna do with the sewing machine?' and I was like, You're gonna make a quilt." Whoops. So, there was a lot of guilt around, which I'm sure had to do with white guilt, class guilt, ableism guilt. It was just like I had all the guilt, working from home guilt, I had all the guilt. Well, literally, my mental health is plummeting. My partner at the time is fighting fires, I haven't heard from her in weeks. So, it's like I'm eating frozen ravioli, I'm watching Grey's Anatomy, I'm just like... I have no friends in this town of 300 people, but yeah, I'm like, "But if anybody knew how much money I was making." It's like that's the crazy. So, a great example is, we just watched the fall of Roe v. Wade. There's a lot of abortion funds going around, right? It's like, I picked the local ass radical gay-led Unitarian Universalist Church in Grand Rapids, Michigan to give my money to, I go... 'Cause that is... When my friends in high school got fucking knocked up, that's where we went to get money to pay for the abortion. It's like...

1:21:49.8 MG: So I think what I say to people is like, "micro, micro, micro, local." What are the actual... I think this is where Instagram and the internet tricks us, is to be like, "We have to give where everybody else is giving," and it's like, "What does your neighbor need? Do you even know your neighbor? Do you even know..." Like, I think up here, a lot about the Leelanau Conservancy and the different organizations up here on the peninsula, and like... Yeah. During Pride Month, I gave my money to Up North Pride. I was like, "I'm not gonna redistribute this just because it might look better or there's a more radical organization," I was like, "No, I want my pride organization where I live to have this money this month." And so that's sort of how, part of how I choose and think about it. And yeah, actually in August, I made the decision around my surgery and my healing that I... That at the bottom of Monday Monday, it does not... I didn't announce this, but I didn't pick somewhere to redistribute this month. And that was an example of like, I have given so much to so many people and I just need a month where I can really give it back to myself, and I like...

1:23:05.0 MG: And it was kind of just the factual paying for this huge surgery out of pocket. I was like, "I just need to not do that this month." And then again, with the fluctuation of things, if this... If my book class does really well, maybe we'll see 10% go in that way. So I think also giving myself permission to pause and to be like, "Okay, I have to actually give a little less right now as I have some of this debt and to pay for the surgery." So that's sort of my process.

1:23:32.9 NA: Yeah. Well, and it's like holding to the core of your devotions without being so rigid.

1:23:40.0 MG: Yeah. I love that. Yeah.

1:23:43.0 NA: Yeah, yeah, I appreciate the reminder of the super micro giving. Last thing I wanna ask you, what do you wish when it comes to money that people were more honest about? What do you find you have the most curiosity around?

1:23:58.9 MG: I think the systems. I was really inspired by reading Profit First, which is a book that you read and use in your business, and I was doing that for a while, some of it just wasn't... I think what can also happen to me is instead of pivoting and being like, "Oh cool, this part of it didn't work for me," I just sort of stopped. I just sort of was like, "Nevermind." But that was a system that really helped, was I had a fully separate bank account that I was moving my tax money to, and that was sort of like... Was actually part of the... This is like this med I took again last fall, was sort of the downfall of like I had this move to make, and then I took all the money from the tax account to pay for the move. And it was just like, as soon as I break a boundary like that, it's hard for me to go back and build it back. So yeah, I feel like that's a big thing. It's like, I'm like, "Okay, wait. I get it. So you set aside..." 'Cause I was talking to a friend the other day and she was like, "Well, you know, I always set aside 30% for taxes." I'm like, "Bitch, I know how it works. It's not that I don't know, I know how every... You just heard me explain how to buy a house. At this point, I know how every last part of this works, but it's like, what are the real..."

1:25:23.3 MG: I think right now, one of my best friends is... Has a financial advisor. And I'm seeing friends who are making closer to \$40,000 a year start to get financial advisors, and I think that's maybe a curiosity or a question I have for myself, is to have somebody else in charge of... And

moving the money around. Because it's clear right now that that's not really working for me. But yeah, I think that's usually my question, is like, I feel pretty clear on how to earn at this point, it's more like... I mean, something Suze Orman says is it has to become more pleasurable to save than it is to spend, and I love that. It's really, really pleasurable to spend for me. And so I think that's the interest too in buying a house, is like, I'd love the pleasure of saving and then having the special thing at the end would be cool.

1:26:16.5 NA: That's so interesting. Yeah, I would be also curious to hear from people of where is the pleasure in the money for them, right?

1:26:23.3 MG: Yeah, yeah. I love that.

1:26:24.2 NA: Is it pleasurable to spend? Is it pleasurable... Because I wouldn't say that for me it's pleasurable to save. I would say in my color-coded spreadsheet brain, which any excuse to make a spreadsheet makes me really happy, if we should at some point screen share and I will show you my business operating spreadsheet and you will be like, "What is wrong with you? /What is happening?" But it's pleasurable for me to... With the Profit First, if I say 25% is going to taxes, 5% is going to the profit account, any of those different things, to then do that, like kicking the box is pleasurable.

1:26:57.9 MG: Yes, yes. Yeah, that's my...

1:27:00.0 NA: If I say like, "Okay, to max out my Roth IRA is \$500 a month. That hits the \$6000 a year limit," something about... "Okay, it's the fifth of the month or whatever, I'm gonna make my money transfers and I move this to here and this to here," that, the organization... It feels very tidy and that gives me a lot of pleasure.

1:27:17.5 MG: When I did that, when I did that, it was... When I was doing it, it was extremely pleasurable. That's some Gemini-Virgo rising shit, for that to feel good is specific to those of us who may or may not have those aspects of their chart.

1:27:31.0 NA: Definitely. Yeah, definitely. Yeah, where I'm like, "Okay, I put the money into my HSA." And I'm also someone who, in addition to long-term savings, I have just an online, say... I wanna say high interest but it's not, it's a percentage or whatever it is these days, but I have a bunch of different online savings accounts, like little buckets for different things. There's my hiking fund, there's the tattoo fund, like things that are gonna be short-term. And it makes me so happy every month to be like, "Okay, I put my little \$100 into the hiking fund," or whatever it is and thinking about the...

1:28:02.2 MG: Wait, you should do a Profit First workshop.

1:28:06.0 NA: Oh, this isn't Profit First, that's just my... That's my brain.

1:28:08.0 MG: I know, but it's still... I mean, Profit First expanded. You should do... Have you

thought about this? I'm like, this is... You're like, "This is my podcast still," and I'm like, "I have an idea."

1:28:17.5 NA: Well, I mean, within... No, no, no. Go for it. Within Profit First, no, because that's a book and a brand, and there are people who are Profit First-certified to do that kind of thing.

1:28:24.7 MG: No, I know. Yeah, of course, of course. Yes, yes. Sure, sure, sure, sure.

1:28:29.1 NA: So no, but I have thought about... This is very real time, I have thought about doing like little, I don't know, 3-4 hour virtual quarterly planning retreats for solo business owners. Okay.

1:28:42.8 MG: Great. I'll be there.

1:28:44.0 NA: So great. So I have thought about that, 'cause I'm interested in people's systems too.

1:28:50.0 MG: I mean, I find with all of this stuff, it's like about being nice enough to yourself to go back to the thing you fucked up before.

1:29:00.1 NA: Yeah, yeah. Or the thing that you were avoiding that you can always have another chance to look at it again.

1:29:05.6 MG: Exactly. Like taxes.

1:29:07.2 NA: Yeah. I also think I am very clear at this point on the spending that gives me joy and the spending that does not.

1:29:15.0 MG: Oh yeah, I could get... I bet it would take me five minutes to write it down, but yes, I could stand to get clear on that. That's nice.

1:29:23.1 NA: And so it is really easy for me to say no to things in order to have the money. Like what I wanna do is go on 3-6 week hikes multiple times a year. That's not the only thing that I want, but seeing that that money is in that account and knowing, at the time of our recording here, what, we're at the end of August, my partner and I are gonna hike the long trail in Vermont next month. And that's not a super long time, it's probably 16 or 17 days and I have all the gear already, but all of the money is there. So when I go to Trader Joe's and buy all the snacks and we book the hotels in the towns and stuff, that's not coming out of this month's salary because that money is in the bucket and that feels really joyful to me.

1:30:03.6 MG: I love this. I gotta get back to my buckets.

1:30:07.1 NA: Oh my god, buckets for everyone. Is that our takeaway?

1:30:09.3 MG: Yes, buckets for everyone. It's the name of the pod.

1:30:12.2 NA: Oh my God.

1:30:12.9 MG: Name of that.

1:30:14.2 NA: Is there anything we haven't talked about that you wanna mention?

1:30:17.8 MG: I think we really... I think I covered every dark secret demon I was planning to never tell anybody, so I think we're good. Geez.

[laughter]

1:30:26.3 NA: I'm sorry./You're welcome.

1:30:29.1 MG: Yes, exactly.

1:30:29.6 NA: If you could leave people with one affirmation of sorts based on our conversation, what would it be? What is your wish for everyone listening?

1:30:36.6 MG: I think it's like... Here's something, is like... I didn't start from scratch when I did my taxes last fall, it was like I had been keeping some spreadsheets here, keeping some spreadsheets there, and just... It's similar to the buckets, it was working until it didn't work. And so I think the biggest thing is like, just start over. It's okay if it didn't work before and you bailed. Just try again. With the organizing and the money and the taxes, and the calling the IRS, and to just be really nice to yourself. And to me, being nice to myself is like the action, is doing the action. It's not really being like, "Marlee, you are a beautiful soul and you're just fine." It's kind of like, "Take a deep breath. Just sit down. Just call the IRS." So I think just like, "If you haven't done it yet, it's not too late," is maybe the thought.

1:31:34.8 NA: That's beautiful. The vision that I had or the imagery that I had when you were talking was like building yourself an on-ramp, like so easy... So often I think, "Well, I have to either do this task to completion or I'm a failure and it's not done." When actually, I do a little here, I do a little there, I collect some of the data that I need. "Let me look at this one bank account." It doesn't have to be all or nothing and I like the visual of a little bit, a little bit, a little bit. You're like building an on-ramp until you're like, "Fuck yeah, the IRS has opened all of these, payment plan. Let's go."

1:32:05.1 MG: I love that. I love building an on-ramp. That's beautiful. Thank you. Yes.

1:32:09.3 NA: What is the best place for people to say hi to you? What is your current favorite way to connect?

1:32:17.1 MG: I was like, "I don't wanna connect?"

[laughter]

1:32:21.7 NA: Okay. Also valid. Also valid.

1:32:22.8 MG: As I'm healing from the surgery, I've just been so... I'm also deeply about to bleed and as a sufferer but grateful member of the PMDD club, when I'm this week four, I'm just like, "Please do not speak to me. Please..." The fact that this went so well is amazing to me. Okay. I do love... I actually love to be emailed. And people really don't email me as much as they used to. My email is info@marleegrace.space. My Instagram is [@marleegrace](https://www.instagram.com/marleegrace). My PO box is 909 Northport, Michigan 49670. And my website is marleegrace.space. I can't remember if I said that. The best way to connect with me is to take my classes. I love teaching. By the time this comes out, book class will already be in session, but I'm sure I'll be teaching something. I'll teach quilt class at some point this Fall, probably in... Well, I think. I don't know. Quilt class is... I love it and it's... I'm not gonna say it's run its course, but I've taught it a lot of times and it's... So many of my other classes, I truly just need Wi-Fi and to open a laptop, and that one requires a little more hardware. And so yeah, we'll see what happens with quilt class. But yeah, take my classes, that's my favorite way to really connect with people. Or find me at a Farmers Market on the Leelanau Peninsula. I'll be there.

1:33:53.7 NA: I love taking class with you. I feel very personally attacked that you're doing book class while I'm doing this hike.

1:34:00.2 MG: I know it's...

1:34:00.4 NA: And when I saw that email come in, I was like, "Take my money. Oh no, I'm not gonna be here."

1:34:03.1 MG: I know.

1:34:03.7 NA: So A+ recommend all of your classes to everyone listening.

1:34:06.4 MG: Thank you, Nicole. Thank you so much.

1:34:08.4 NA: Thank you, thank you for doing this. It was so much fun.

[music]

1:34:20.0 NA: Thanks so much for listening to this episode of The Pop-Up 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. 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, knowing how grateful I am for every single review that the show gets, I still find myself forgetting or procrastinating on doing it for others. So perhaps we can do it together. You will do it. I will do it. We will just shower podcast reviews down on all the shows that we love.

1:35:10.6 NA: The third way to support the show, let's talk money. It's very meta, I know, with this theme of the season, but all of the intimate and honest conversations here on The Pop-Up Pod are 100% listener-funded. So that means that they're paid for by our sliding scale Patreon community. There's no ads, there's no sponsors, it's just a couple hundred people coming together to ensure that everyone involved in making this podcast gets paid. That's me as the host, 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. Those are our production ethics here at The Pop-Up Pod. And if that aligns with your own values, I would love to invite you to come check out our community at nicoleantoinette.com/patreon. That's the page of my website that answers all of your questions. What the heck is Patreon? How does it work? Why do we use it? What bonus content do you get access to? What can you expect when you join? All that good stuff. And remember, it's run on a sliding scale, so you can pay whatever amount makes most sense for you.

[music]

1:36:12.7 NA: So one more time, it's nicoleantoinette.com/patreon. You can come check us out for a month or two, cancel whenever you want, stay for years. It's really flexible. It would really help support the show and you can see what we're all about and meet some of the people in our community. Okay, friends, until next time.

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