

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, I'm 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 and honest money conversations 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 that you'll hear today is 100% listener funded, paid for by my sliding scale Patreon community.

0:00:48.2 NA: So that means that you're not gonna hear any ads, or sponsors, there's no interruptions, it's just me, backed by the support of 400-plus people who have all come together on the sliding scale 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, 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 out our community at nicoleantoinette.com/patreon, that's the page on my website where you can learn all about what Patreon is, why I use it, this quirky little business model, what to expect when you join, etcetera, etcetera, all the things, nicoleantoinette.com/patreon. I would love to see you there.

0:01:42.3 NA: In the meantime, I'm gonna introduce you to today's guest, Toi Smith. Toi, whose pronouns are she/her is a growth and impact strategist and her work centers on doing life and business and motherhood differently. This conversation is absolutely packed with honesty and with uplifting examples of countercultural and liberatory ways of how to think and act when it comes to money. Toi shares openly about single motherhood, how everyone should not need to be a millionaire, the sharing economy, the gifting economy, surplus and hoarding and so much more. Immediately after we were done recording, I basically said to Toi, Oh my God, are you taking new clients right now because I so badly wanna work with you, just in case you want a sneak peak of how I really felt about everything that she shared in this conversation. Okay, friends. So let's get into it.

[music]

0:02:44.6 NA: Alright, here we go, Toi, welcome to the show.

0:02:47.8 Toi Smith: Thank you for having me Nicole, I'm excited for this conversation.

0:02:51.5 NA: Yeah, me too. It's interesting, there's a lot of guests this season, either that are really close friends of mine or that I've interviewed before on a previous podcast, and there's kind of one type of conversation that you have with someone that you really know well. And then there's another type of conversation you can have where essentially you and I are getting to know each other in real time, and that feels really fun to me, that I have all these nosy questions I've wanted to

ask you, and now I just feel very honored to get the chance to do that.

0:03:16.5 TS: I love some nosiness, so I'm here to answer all the questions.

0:03:20.5 NA: Okay, So to get us started, I wanna open up a bit of space to understand your history when it comes to money, like perhaps you can share your financial lineage, like who and where you come from through the lens of money.

0:03:32.1 TS: Yeah, I love that question. So where do I begin? I was raised by a single mother, so that already orients you around some kind of money story. So I was raised by a single mother. My maternal grandparents were present in my world all of my life. I lived on and off with them when I graduated, I was living with them and my mom was living there too, and my brother, and we had a communal household that was my grandparents, me, my brother and my mom, two of my older cousins and another cousin that would come and go. So my grandparents home was a central focal point of our family. My grandparents moved from New Orleans, Louisiana to Denver, Colorado, after my grandfather got hurt and needed to come to the Veterans Hospital here. And so they came with the intention to get him taken care of, but they also came to give everyone a better life because of the segregation present in New Orleans and how difficult it was for them, being really poor and being really black. My grandfather was one of eight and my grandmother was one of 13, and so living in poverty in the South, and so they decided to move here to Colorado.

0:04:57.7 TS: So that's where my money story starts, my grandparents were really good with money, my grandfather was really, really great with money. He was the person who had an excellent credit score, everyone went to him if they needed a co-signer, if they needed something, he was the person. And so they bought a really nice home on a lot of land, knowing that they were gonna help take care of the family. So we were communal in that sense, that that was a focal point of, most of our world was that home. So money, I never went without things, my grandparents took care of us, but with my mom, so I have this, I like to say I have this dual class kind of existence because with my mom, we were on food stamps, we got evicted because she was a single mom, I grew up in domestic violence with my father there, so it was a real chaotic sense of being. With my grandparents, it was really stable. They had three refrigerators, they had tons of food to take care of all the grandkids, they had the big TV and the cable and all of the things. So I would go there as my reprieve and so I had this kinda dual-class consciousness kinda going on.

0:06:20.8 NA: Yeah, do you remember, especially with your grandfather, the way you just described, as being really good with money and being the one that everyone went to, was there any explicit teaching around money or was it more kind of by osmosis implicit, what's being modeled for you? Do you have any memories of being sat down and taught things?

0:06:39.1 TS: No, there was no sitting down, it was pay your bills on time. My grandfather was big on pay your bills on time, pay everything off, pay it in full. Don't max your credit cards, and I didn't know what that meant. I remember getting my first credit cards, my mom didn't really teach me about credit, but she was just like, don't mess up your credit, and I was like, I don't know what that means, but they giving me credit cards. [laughter] So we just gonna rock with the credit cards, but

my grandfather just was... He grew up poor and he was one of the oldest kid and he took care of people. And so he just was really good at taking care, he was the one who went to the grocery store. He was the one who on his dresser, when you went into his room, he had stacks of coins. So he would have his quarters and he would have dimes and nickels all lined up, just like he was organized, and he would say he had coffee cans full of pennies that he just would, he would keep. And this came from being poor, but then getting some access when we moved to Colorado, it's a whole different orientation to life, but he never sat me down and said, Toi these are ABCs of money and credit. I don't think for them that was really the education that they got, they just knew that they needed to do well with what they had.

0:08:14.2 NA: Well, even what you said, the lessons of pay all of your bills, pay them on time, it sounds like the underlying lesson is don't go into debt, or there's something around that. And I'm interested, I think for me, of maybe some of the things that I learned when I was young, so my parents had a lot of money until they didn't, basically was kind of that story. And the lesson that I took from that, that I didn't know I was taking from it at the time, but in reflecting back was, you don't wanna have a lot of money because then you could lose it and that winds up leading to a loss of love and joy in the family. So it's better to never have a lot of money. And so for me to have to work through allowing myself to have more than subsistence level has been kind of a journey for me. And I'm interested for you, with one of the lessons that you got was don't go into debt, how it felt in your body, if that was then something that had to happen. What happens within us when we violate these early lesson teaching?

0:09:12.6 TS: I think because I was in this kinda double bind of, I saw what my grandparents had achieved together, they had a home, they had a car, they would travel, not... They would go to Vegas, they would go back to New Orleans, they always had food. People like when I was in high school, or even in middle school, people thought we're like, Oh my gosh, you're so rich, I'm like, I'm not. My grandparents just have this huge ass house that we all live in, so it's not just me. So I think there's that piece, but then there's also the piece of being with my mom was a whole total different experience. And so I think because that was so much of my, the formation of my early years that I also had a feeling of, I want what I want, like debt I get it kinda, but I'm still gonna have the things that I want, 'cause while we were taken care of on the level of we never went without food, we always had clothing, all of these things, there wasn't anything like extra provisions. If I wanted to sign up for a class or take certain after-school programs, that wasn't a thing that happened. And I was a kid who was very creative and into things, and no one was paying attention to that stuff because there were still a lot of financial strife in the little individual units of my family, aunts and uncles, cousins, all those things, so I think, well, debt, my grandfather would say that, I still was like, I still want what I want. And so I don't know, I really didn't think about debt.

0:11:00.2 NA: So talking about maybe more of your adult life than your childhood, would you share some of, I don't know the key inflection points like money-wise, if you had to pick, I don't know, two to three events, decisions, experiences, aha moments that stand out as being particularly poignant for you, when it comes to either your relationship with money or your experience with money and class. What would you say, these are the things that kind of brought you to who and how you are right now?

0:11:25.3 TS: I think one of the first things that I remember when I was like maybe 20, I wanted a new car. And I worked at a credit union at the time, and they had this thing where they would, you can get a great deal, my credit wasn't good at that time, because I didn't understand, I had not understood credit, I kinda had fucked it up, so it was okay, but it wasn't the best. And there would be like dealers that would come into the credit union and they would do this concierge service, where they'd help you find a car and all these things, so I went to my grandfather 'cause I didn't have a really reliable car and I was like, I need help getting a car. And he was like, Okay, I'll help you. And he had great credit. And I didn't know exactly what that was, but I remember my grandfather couldn't go with me to the dealership. So I picked the car, they drove it to my job and I drove it to my grandfather, so he could see it and he was like, it's nice, not enthusiastic. He was like, if you like it, I love it, okay, perfect. So I went back because he was gonna co-sign, I went back to this dealership's office and they pulled his credit and they were just so impressed. They're like, 0% interest because his credit was so good, and I'm like, oh, is that good. [laughter] That's good news. Great.

0:12:48.8 TS: So then they're like, you basically don't need a down payment because of your grandfather's credit, and I'm like, okay, even better. And so we're setting up the payment terms of what my monthly payment was gonna be, and they're like, we can put it out to five years, and all these things, I was like, Okay, perfect. Let's do five years. And I remember getting back to my grandfather's house and bringing the paperwork to him, and he was like, No, not five years. And I was like, Well, why? And he was like, No, three years. And I was like, well that doubles my payment, and I don't want that, I can't afford that. And so I threw this big fit, I remember crying because he was like, Take the car back, they got over on you, you're not doing five years. And I felt so bad because I was like, I can handle five years.

0:13:34.5 TS: In the end, after we repaired and had a conversation, he was like, I was gonna pay the other, like you could have kept your payment, we would have did it at three years, I would have covered most of it, and you could have just paid what you could have paid, because if the interest rate and all these things, I want you to understand, don't get a car payment longer than three years. And that was a lesson where I was like, I didn't know. He was like, the five-year thing, don't do that. So that was one moment where I was like, it was a rough moment, but it stuck with me now, when I'm going to buy a car, and I'm sure when I go help my kids buy a car, it would be a lesson that I have passed to them as well.

0:14:20.0 TS: So that's one moment, but I've had... As a single mom, I've had tons of moments where money has come up and been a problem and been extremely shameful and been extremely hard, and it's been found in like going to court for custody and child support. Not getting child support and what that means, going to get food stamps and being on WIC and Medicaid and all of those things, that's all tied up in money for me, so I have tons of those stories.

0:14:56.8 NA: I'm interested with the intensity with which you just said that money has been shameful. Can you be a little bit more specific, I don't know whether it's through an example or if there's one type of thing where the shame tends to come up for you?

0:15:11.3 TS: I think the shame with money has really reared its head when it comes to mothering, especially as a black single mother, that we're kinda told that we've made our bed, so you just have to lay in it. You're not getting child support, sorry. If you're doing without, if things are hard, you made the decision, you picked that person, you made the baby, you have the kid, it's you. So pick yourself up, and if you're not picking yourself up, there's something wrong with you. And so for a long time, I carried that of, Oh, I did wrong. I picked the wrong man, I have the wrong kids, so now my financial, it's my fault, it's my fault that I'm... We're struggling and we're moving back in with my mom and in her one bedroom, it's my fault that we can't... I'm on food stamps. It's my fault, and some of my unlearning has been, A, a political systemic analysis and looking at all of the structures, but also understanding who's responsible in the dynamics, especially when it comes to children. Like who... It's not just me, who has to hold that, and then also in writing and sharing that story help so many other mothers experience that, but a lot of the shame has come from that, of that, you need to own the fact that you're not doing well, and I think even if you're not a mom and you're a black woman, that's probably some things that's come up for black women as well.

0:16:51.3 TS: It's like you need to own, but then we need to look at the systems and be like, there's also things in place that make it difficult.

0:16:58.0 NA: Yeah, it's like the both end of taking personal responsibility that, sure, of course, our actions matter, and the things that we do either have consequences or lead us down a certain path and also over-taking on responsibility. Taking on too much responsibility that also doesn't serve us. There's some sort of sweet spot in the middle that can be really challenging to get to, especially when the messaging that we're receiving is, it's your fault.

0:17:22.5 TS: Yeah, Yeah, and especially, I call it the paradox of choice. When your choices are shit and shit, like what's the best choice in that way, or what's the best decision, what's the best money way to... The best way to budget. If you don't have, then it's hard to make certain decisions, and it puts you more in scarcity to start to think in that way.

0:17:50.0 NA: Right. If the questions are, do I pay my rent or do I buy groceries like that... And then the narrative is well, people are broke because they buy too many lattes, none of that, it doesn't make any sense.

0:18:00.7 TS: No, and you look at your life and you're like, I had one latte or I had a couple of lattes, It doesn't matter, I'm still gonna be poor.

0:18:07.3 NA: Right. Right. I'm interested in hearing you talk a little bit more about child support. I know that you recently were very transparent about this on Instagram, I'm curious A, with the level of transparency, was there a point where you decided like, I'm gonna talk about this in real numbers, fuck it, let's go. Is there something about that that feels either empowering for you because I love money transparency, I feel like that is the thing that really helps to free... Like mentally free a lot of us from thinking that we're doing something wrong, when we actually can understand the ins and outs of someone else's situation a little bit more clearly. And then just maybe a little bit about what

your experience has been with child support or lack thereof.

0:18:46.1 TS: I've been talking about child support and money for 10 years, sharing with... About it, like I'm hella transparent about it, because I don't wanna carry that shame, that blame and that guilt, it's not mine, it's not mine to hold and I refuse to. So the last time... I have four children by three different men, and I think this is important, but I always feel like it's important for me to distinguish, because it orients my relationship to money, it orients my politics and the work that I do. So it's kind of complex. So my oldest son, Henman, his father and I, we co-parent or maybe parallel parent is better, it's not a lot of co. We both exist, we're both taken care of, but we have different ideas of what... How he needs to parent... How we need to parent our son, excuse me. And he's been fully around the whole time, so no child support, we just mutually know, we're both there that we're gonna take care of kids, that's what you're supposed to do. My twins, my relationship with their father is pretty non-existent, but they have a really good relationship, because I've made an effort to not slander anyone, that they really have healthy relationships, and so...

0:20:06.9 TS: He doesn't pay child support. Occasionally he'll come... And there's nothing court-ordered, so occasionally he'll drop by and give some money. And then with my youngest son, what you saw me post was my youngest son's father who has been in and out of jail, he's currently incarcerated. The last child support I received from him was close to 10 years ago, and that's difficult, because it requires me to work more in order to make up the difference from the money that's not given to take care of all four of us. And the numbers are staggering to some people, I look at the comments and people are like, "Can't they just garnish his wages?" And I'm like... I mean, there are so many people duck and dodge money, having to pay child support, start getting paid under the table just as out of resentment of like, "I don't wanna pay." And so talking about it has been cathartic, because it releases the shame that I have, but it releases it for other people, other women, so they have validation.

0:21:15.2 NA: And I would assume making anyone else that's in a similar situation feel less alone and feel seen in whatever their emotions are around that. Obviously, I don't wanna assume what your emotions are, but my first assumption is that there's anger there.

0:21:29.8 TS: Yeah, I would say it's not as much anger as it used to be. I think because I've "persevered", but I also have a community of beloveds who support me. And so where we put all of our trust into money, I feel like we should put more trust into the people, and so I put more trust into my beloveds and to my community, and so it has felt a lot better. And also my kids are older now, so what used to feel like strangling me then was I needed more support, I needed them to go to day care, I needed certain things and that cost certain levels of money. Now, they don't need that, so it releases some of the pressure off of me, but when I do look at those numbers, when I do understand close to \$60,000, that is not paid, and that's not even close to what it takes to raise a kid. My son is 10 years old. It does hit me because I'm like, "What's wrapped up in that number?" What's wrapped up in those numbers is like so much pain that was there, like the fighting that had to happen for me to even get a court involved, to even to have to hold someone accountable in that way, to have to go to a court and say, "Hold that person accountable," that part is wrapped up in there, and there's grief there. And so my work has been in not owning that as that's my story, but holding at it like a light

like, "This is still owed to me, it's not... "

0:23:10.8 TS: I think a lot of single moms across the spectrum get labeled as greedy, as gold diggers, as asking for too much, and that's never... Very rarely have I ever seen that be the case, it is asking for someone to be responsible and to use love as a verb of like, "I love this kid I helped create, I'm going to take care of. There's going to be action here," it's never about greed, it's about honoring the agreement of having a kid.

0:23:46.7 NA: Yeah, what would you say to someone and maybe their circumstance is really different from yours, but who is really stuck in either resentment or anger about a money situation, 'cause it sounds like there has been an arc for you that you've been able to let some stuff go, it sounds like there's been some healing, I'm sure it's like, as we know, healing is not linear, right? Sometimes we take 19 steps back, sometimes we take two steps forward, but is there anything that you can share if someone feels really stuck in that experience of anger or resentment?

0:24:16.6 TS: I would say be truthful about your feelings, I think women are allowed to be angry or rageful or hold those feelings. And so sometimes when we get them we're questioning them like, "Oh, wait, am I allowed to feel that, something must be wrong with me? Let me put my switch back on and be kind and complacent and agreeable." And I'm not kind. I will like to the... My younger son's father, who is not contributing, I'm not kind. I can be in a conversation, but you're not being reciprocal to me, so I would say there is a boundary that we have to honestly be holding for yourself, if you are in a kind of money story like this, own and feel all of the rage, feel the anger. Understand that you have been harmed, understand that this is a violent way to exist and hold that, don't discount it, don't allow someone else to discount it for you. Don't allow someone to say, You're not allowed to feel that. Oh, you made it, you deserve it. Oh, look what you did."

0:25:30.5 TS: No, I think women, in terms of relationships like this, we are used to being accountable for us and for everyone else. That's not what we're asking here, I would say from the way I cleared up a lot of my money story is return to sender, "That's not mine, that's all yours, and I'm doing what I need to do." My side of the road is clean, I know I have the kids, I know that we were in a relationship that ended, that doesn't mean the parenting ended, and I know financially what that means for me, the work that I need to do, how I need to show up to take care of them. My side of the road is clean, yours isn't, and so I can be angry that you're not exploiting me, because I have to work for the both of us to take care of... And it's okay to hold that. I would just say, "Don't allow it to hinder you in your dreams or the possibilities for your life that you want to do," but still understand that that is a responsibility someone else needs to hold.

0:26:32.7 NA: That's so well said, thank you. You said something earlier that I'm curious about, that the community of beloveds and relying on community to some degree, not frees you up from needing money, obviously, we all need money. Those aren't the words that you used. But I kinda wanna bridge that into a conversation about the future or about retirement. I mean this idea of traditional retirement, which I'll define as, what, the end of compulsory labor at age 65, right? If we're gonna say that's what retirement is, is you turn 65 and you no longer are forced to work? Is that something that you believe you'll be able to do? Is it something that you even... Is that a desire?

Where does community and money come into the ways that you think about taking care of future you and your family. Does that make sense?

0:27:25.2 TS: Well, I think traditional retirement is definitely a thing of the past, if we hold it up against climate change, if we hold it up against society shifting, there's no way collectively, especially the generations, my kids, that they're gonna work till 65 at the same job, and get a 401K or a pension, and that's their goal in life, we already know there's research done, this isn't happening. And so for me, I don't even see that as a goal of mine, I'm really interested in breaks... So the way I view our lives, how they should exist is that we need to work when we need to work and rest when we need to rest, and we need to be cyclical, right? We need to be living with the seasons, we need to be... Maybe you're in a season of grief, maybe you shouldn't be working. And so my vision of the world is that if I could work for a year and then take two months off, that's what I would wanna do. If I could... Right now, my work is in... Since I control more of my time, I decide how I'm structuring my business, it's, okay, I look at the calendar year and I'm like, "I know I'm busy in these months, I don't wanna work around my birthday, which is winter, which is death time anyway, which is like I should be closing in and just ruminating. I don't wanna really be in that time, so December, January, if I can't stop work completely, I wanna lessen my work, I wanna have less one-on-one clients, I wanna not have..."

0:29:08.9 TS: I wanna take a sabbatical in any memberships that I'm creating, I want to build this in." And so in my work now, we build in sabbaticals, we build in... You're in a part of one of my membership spaces, we'll go for three months, and then next month we're not doing nothing, there's no new content, there's no anything, because there needs to be integration, but there needs to also be rest. And so what I imagine when I think of retirement, and I think about what it looks like is that it's gonna be... I'll probably be working in some way my whole life, but we have to think about how we're defining work and not work in the way that feeds capitalism, work that feeds our collective, work that's generative, work that's about our own learning, work that's about our nervous system and somatics and caring for people, and that is the work that's aligned with where we're at in a society that's collapsing, right? It's not about being in the cubicle and pushing the papers, it's about "How are we learning to be with people who are highly traumatic?" They are traumatized people. We are traumatized people living in systems of oppression that are about domination and constantly on our necks, so we have to learn to how to be with people, and so my work is around that.

0:30:30.5 TS: So I have been putting into place just being really seasonal and cyclical and knowing that that's how work is gonna be and understanding that care work and being with my beloveds and being with the people is not the work we're usually defining as work, but it is work. And it could be more fulfilling work, and one of my friends, Aja says, "I don't dream of work the way that capitalism defines, I dream of work the way the collective designs it and describes it. And that's the work of being with the people, being communal, doing the labor of birth work and death work and grief" and all of that. So, yeah, I imagine that I'll be working until I die in some way, but it'll be intermittent with rest and relaxation and ease.

0:31:29.7 NA: That's a beautiful vision. This is, I guess, a nitty-gritty follow-up question, so holding that vision that you just described, which seems, obviously, that it was a summary like a big

picture vision. I'm curious about how enacting that vision now works on a micro-scale when I... Even using the retirement example, does that mean that you don't have an IRA or retirement account, is that something that you're intentionally like, "I am not doing this and instead I'm doing this with my money." I guess I'm curious how a big vision comes to life in the small details.

0:32:09.1 TS: Yeah, I mean, I don't have a 401K, I don't have an IRA, I don't have any of that. And that's also because I'm still parenting solo, so I don't make a shit ton of money, and so to think about putting big chunks away when it's needed in the present moment is not really possible for me and I... The level of work that I would have to do to start making enough money to then start stock-piling money is not something I'm even interested in. So that's where I'm like, "I'm not doing it." And so the nitty-gritty for me is I look at a calendar year, and I look at my kids' schedule and school's schedules, and I look at the work that I'm currently doing, and I'm like, "Okay, I know I wanna be working less or off for these months, I know that I wanna take these 14 days off. I know that I also only want three meetings a week." So my work schedule is easeful, so I don't feel in competition with it, so that I have to like, "Oh, my God, I need to retire at 60-something, because this is laborious." That's not my life now at all.

0:33:32.4 NA: Yeah, it's the question of "How can I..." With the autonomy that I have, where I have it, "How can I make my workflow, my work schedule, my work commitments, my work product as easeful, calm and delightful as possible, so that it's not something that I'm looking forward to some arbitrary date in the future that I can escape?" Yeah, that resonates with me so much, the way that you just laid out, that you look at your year and that you wanna take big swaths of time off, whether that's for rest or integration or play or any of those things. I do the exact same thing, I feel the exact same way. And it's something that I wish that more people talked about, because I think that a lot of the conversation around self-employment or side hustles, or anything that you do have more autonomy over than working for an employer, 9:00 to 5:00, is around the idea of, "You can make six figures in six steps, if you would have..." All of that, you can tell by my tone for voice how I feel about that.

0:34:23.7 TS: Yes. [laughter]

0:34:27.3 NA: I love this other perspective of, "I just wanna run a calm business, I wanna make things that feel good to make, and I want myself as the creator to also be really served by the business as much as I want the people who interact with the work to be served." And I appreciate you spelling that out, because I think that there's something really powerful about normalizing, you're recognizing your capacity before you reach it or tip over the end of it.

0:34:57.5 TS: And you know it's about countering this culture that says... Especially online, if you're a business owner, entrepreneur, girl bossing your way, wherever you're girl bossing your way to. But I think there's this illusion, I worked with enough people... So in my world, I work with other entrepreneurs, and I help them design their businesses and strategize their work, and design how they want to show up in it. And a lot of times people will come to me, having taken a traditional entrepreneur course, and wanting to do something else in a certain kind of way, because they've been sold that they can make like six figures doing this thing. And when I unpack for them

the level of energy and output and capacity that it's gonna take to make that thing happen, and to pull it back, I'm like, "You have this big audacious dream, and we wanna make this money, we can do it and also, this is what it's gonna take."

0:35:58.5 TS: They're like, "Okay, new vision, new dreams." Because a lot of times what's hidden in those figures is that we are over-running our bodies to do it, even if you're your own boss, which I am a counter to, because I'm not my own boss, but I don't use that language. But even if we're our "own boss" in quotes, we're so used to taking the position of corporate and bring it into our entrepreneurial world that we're okay, we even work more now, and it's okay thing. And so I am really okay in my business, being a company of one and having collaborators come in and splitting money and being transparent with how much money we're bringing in, where the money is going, being happy in the creative work that we're doing, like having it be so juicy and lush, emergent and beautiful, that we're giddy to do it, that is the work I'm gonna continue doing. And that is why I say, "I'll continue working as long as this is the energy I'm able to create."

0:37:10.0 NA: Yeah, I mean and that idea of looking at whatever you think your big goal, and being really honest with yourself about whether or not you're willing to do the particular type of work that that requires has been really freeing for me. I remember I went through a period of time, I don't know, two to four years ago, where I had a lot of comparison on Instagram and with people who had these really big audiences and thinking about that was something that I wanted and what's wrong with me that I don't have that. And the thing that really clicked for me is my favorite part of social media is the social aspect. I like talking to people in DMs, I like doing that, and I thought of how many DMs I would get if I had twice, three times, four times the amount of followers.

0:37:51.9 NA: That would be unsustainable. I would lose the thing about it that I actually like and would potentially need to bring in someone else to handle it, and I'm like, That would take... I don't want that, that's not the right... So I think a lot about right size goals or right fit goals, and that wouldn't be the right one for me, and similarly, there's a lot of business growth advice around, your next step needs to be hiring someone. I work with people on a contract basis, but I don't wanna have any employees, I really like the flexibility and being nimble as like a solo tiny business owner, and so that's not the right advice for me.

0:38:23.8 TS: Yeah, I think very similar to me, I like being able to be social, see what the people who are in community with... And I hesitate to use our community, but who are following me and in conversation with me, I'll say that, online and seeing what's resonating and being like I could create something that would support all of us here, and that being the work and being able to be emergent in that way, and strategic and resilient, in that way, that keeps things kind of like... That keeps texture to it, where it's not just one note where we're following this rigid way of existing, and I don't desire to have employees, I don't desire to be over anyone, I deeply like to be in collaboration with people, I like to be like, Oh, I have this idea, I see you're doing kind of the same thing, like we could do something together and it would be amazing and juicy. And... So that's the world that I'm living in.

0:39:30.7 NA: What did you mean before when you said, I'm not my own boss.

0:39:34.5 TS: I make a real big effort to not use language of hierarchy and domination and capitalism, boss and someone over you is like we want to replace that in our own world and say, I'm my own boss, and I'm not a boss of me, I'm in relationship with me, and so my work, it doesn't come out of myself bossing myself, my work comes out of being in relationship with the creativity and the ideas, being present and being curious about what I can do, and being audacious as well and trying it, it's not that I'm sitting here bossing myself that we have to do these things, when we take ourselves out of corporate world, like when you think about existing... When you think about school, when you think about existing as a worker in a corporation, you lose your autonomy as soon as you walk in those doors. You have a boss, that's questioning, why did your... Why was your lunch 35 minutes instead of 30? Why did you take the break longer, your quota doesn't match this, you can't go to the bathroom here, you can't do all these things, and this comes from school too, and we go into work environments like that, and then we become entrepreneurs who then hold...

0:40:53.8 TS: Those same ideologies over ourselves, and we wonder why it feels so tight and why we're not enjoying it, and why it feels like we're not gonna do what we wanna do, and I think it's part of that ideology and that language, 'cause language is important to remove that like, I'm not my own boss, I'm out here just responding to people, being in conversations with people, being curious and learning, and from that I develop containers where we can explore together, and that's what it is.

0:41:29.2 NA: That's incredibly impactful for me. Thank you for saying that. I just wrote down the time stamp because I'm gonna be listening to that pep talk again later so thank you for that. I love this idea of how we can switch language, even if it's only the language we're using in our own heads with ourselves, in addition to, like you said, not being your own boss, can you think of any other examples of language that you personally have stopped using along these same lines?

0:41:56.1 TS: Well, that's a good question. I don't know off the top of my head if I can think of any, but I'm really... I really look at language and the words that we're using, because I feel like it's important, and the boss one is really interesting because when we think about that word and we say, we're our own boss, I want people to think about somatically, how you feel when you think about the word boss. It doesn't bring a joyful feelings of freedom and frolicking in the grass, it's not what brings it up. And so I think I would say, though I can't think of any that's off the top of my head, I would ask people to question all language that comes from traditional media and ways that we've been socialized to be in the world and see how it feels in your body. For me, the body is my number one indicator to be like, oh no, that doesn't feel good, I've just been forced to be with it the whole time, so thinking about it in that way...

0:43:02.4 NA: Yeah, something that I think is really poignant about this, you once wrote about... And I've read so much of your work that I don't know if this was on your website or on Instagram, I don't know, but you once wrote about how capitalism as a word often doesn't land for many people because it seems too big or it seems too academic or it seems too economic or cold, but everyone knows the feeling of capitalism and I really... That stuck out for me, 'cause I feel like that's sort of what you're talking about right now.

0:43:32.6 TS: Yeah, no, 100%. So capitalism would be one of those words definitely... When you hear capitalism or if I was just to go have a conversation, people would glaze over at... What is capitalism? But in conversations like with my home girl, when she's talking about how she hates work and she's so sick that she... They wouldn't let her get certain time off and that she hasn't gotten a raise in so long, and she had to go to the director and ask for one, and how she's... They're giving her more work than they're giving other people, and they had a department end and now she's getting all this extra work, like she can feel in her body and tell her story around how that is and that's capitalism. And so we know those feelings of existing as workers, of being exploited, we just don't use that language, but we go home and we cry to our partners and we talk to our beloved about how things suck and how shitty they are even in our relationships, even just out in the world, and what we're talking about are remnants in how capitalism shows up.

0:44:40.4 NA: Yeah, will you share a couple of examples, either from your own life or more generally of the ways that from a young age we're taught to be good at supporting capitalism, and like you just mentioned, exploitation that we're taught to view that as success, can you share some examples of that?

0:44:56.4 TS: Well, I mean. Capitalism starts when you get out the womb, legit... When we think of a nuclear family that is a capitalist, white supremacist patriarchal structure, the nuclear family is meant to uphold capitalism. Dad goes to work. Now, both parents have to work. But historically, when we were thinking about the nuclear family, dad goes to work, mom maybe works a little, but mom is mostly home, and mom is there to socialize the kid, right? Rights and wrong, moral values, ethics, but a strong value is be a good worker, get a good job, go to school, get good grades. That's the first place it starts, is school, right? How are you doing in school, what are your grades gonna be like, because we understand the trajectory that needs to happen in order for you to get a good job, to be a good worker, and parents know it's a form of protection to try to get our kids to get a good job because we want them to live well, and we want... The only way to live well is the only way you can make money and support yourself is through your labor, the only thing we own is our labor. And the only way you can get more money for your labor is to do the schooling, and so it starts at home, it starts how we're socialized to uphold school, how we're socialized to uphold authority and domination, and being complacent and complicit inside of the system.

0:46:34.9 TS: So you go to school, how the bell system is set up, how the school day is set up, mimics how the corporate day is set up, and so you think you have a kid going to kindergarten or pre-school from five and be... They... Think about that five years old, you're going to kindergarten and pre-school and you get out of college, 20s to go, and you're perfectly socialized now to go into the corporate world with the same bells, the same triggers, the same everything, and this is sometimes where people start to go mad 'cause they start to realize what the fuck is going on, right? And you will also see this when people start... If they wanna be entrepreneurs, sometimes the freedom's too much, and they need someone to hold a container for them because they're not used to being in relationship with their own creativity and time. And so what we have then is a people, a society, who is no longer curious because our curiosity is crushed when we started going through all of the socialization, who can't be creative, meaning a creative force to...

0:47:48.7 TS: It takes energy to bring something to life, to have an idea, to then make it manifest and bring it to light. We have a group of people who haven't had chance to do that because we've been just told what to do, and so it starts when you're a kid, and when play is like 15 minutes. So my son, my youngest son, who has ADHD and has always struggled with school, and so he's in fifth grade right now, and I have to go in and meet all the teachers and talk to the administrative team and get... At the beginning of the school year, make sure we're all on the same page as a new teacher and understand all these things, but when I talk to my son and I ask him, What's the hardest thing, if you were gonna rearrange the school day and we were just gonna do it like how Jordan wants to do it, how would you do it? And he was like, Wow. First off, I've had a longer... I would have a longer recess.

0:48:45.3 TS: Right? 'Cause I get 15 minutes for lunch and 15 minutes for recess in an eight-hour day, and then if you get in trouble, they're taking away your recess. So this idea of when play becomes extinct, curiosity and creativity become extinct, especially for the most marginalized of us who then don't have access to any of these spaces, we then have a society of people who are walking around not able to be with their own creative genius and this is where we talk about innovation and who gets to innovate, but this is where we have a world that's stagnant and not about collective care because only a certain few are creative and innovating, and so all the way to circle back, it starts at home... It starts at home.

0:49:44.0 NA: That... Yeah, I feel like I need a minute, that was yeah... Cool, optimistic. No, I mean you're completely right. I'm even... I'm getting flashes of things from my own childhood that were what I would assume is very common, that these are the chores that you have to do in order to kind of earn your rest and play, and even setting up play and rest is things that have to be earned. Could that be any more internalized by the time we get to be adults, there's a reason that the schedule that you laid out for yourself of, I'm gonna prioritize taking these big swaths of time that are just for me, that is radical and shouldn't be... And that has roots in that... I'm curious, I love that expansive question that you asked your son, if you could redesign the school day... I know it's one of the things you talk about important to you is doing motherhood differently, what are some of the tangible things that you've done either to combat this or questions that you have liked to ask your kids, or I guess with everything that you just laid out being true because... Check, yes, it is true. Cool. Now what? What do we do?

0:50:43.4 TS: I've always parented from the position that I'm stewarding my kids, I'm a steward of them, I'm not... I'm not in ownership of them, so I don't own their time, I don't control them like I am here, I always give the analogy of, it's like being at the bowling alley, with the bumpers up, and so the ball doesn't go in the gutter, I am the bumpers, and so my kids get to roam, I'm just here to kind of bump them to go in a different direction, and so my parenthood and my mothering has been from a place of they are sovereign and they have its autonomy, and they come here knowing and I am here just to not mold them but help them mold themselves in the ways that they want to be, so that means that my sons have a voice and they use that place a lot, and so when you're raising three kids, you get challenged a lot around your parenting, how you dominate, being hypocritical, like my sons will say like, but you didn't do that for yourself, like, can we have a conversation about that? And so part of my work is to raise free people, and that's what I'm doing, I'm raising sons who

understand...

0:52:03.7 TS: They have conversations about schooling and how it's set up, and then they in turn have conversations with me about how they feel about school, and how they feel about what's possible in the world. And questioning like, why do we do things this way? And I don't lie, I tell them that, this is the reason why we do things this way. And so part of the way that I live my values is in my mothering and raising embodied sons, black men who are emotionally intelligent, who are going to be able to be with their own nervous system, who are gonna understand what these terms mean, capitalism, patriarchy, white supremacy but also that they get to be curious and they get to tell me like, this is what I want to explore, this is what I'm into, and we together, pull on those threads.

0:53:03.7 NA: This is, I guess, sort of a topic change or a left turn, but earlier when we were both kind of eye-rolly about the, here's how you make six figures overnight type of thing, something that I... That stood out to me in our pre-recording emails that you said you wanted to talk about was the fact that everyone shouldn't need to be a millionaire. And I love this, I would love for you to tell me more about this and what it is about that that you wanted to talk about.

0:53:30.0 TS: I just think that the goals of work, of course, are to make money, but when we have such propaganda and I call it that, that says that you can make six figures, and most people actually need to make six figures because of the way things cost in our society, so I'm not knocking that. That is truthful. But what I'm challenging is, instead of being like, Okay, we all need to work extra hard to make a million dollars, because to make that amount of money, it's like, What? 80,000 a month, close to or something like that, to work to make that amount of money, A, you're not doing it on your labor alone, like there's some exploitation somewhere, there's exploitation of land, maybe you're owning some property, there's something there that is happening that we're not questioning, but why do we need to make a million dollars? Like why is it that we even need to be making... All of us need to be making six figures? Why is it that we're not questioning the way that we're forced to work and to labor, to make certain amounts of money to live, even just like a middle class life is requiring a six figure...

0:54:49.8 TS: So it's not a lot. And especially if you have kids, most of us are so used to having depressed wages, especially those in marginalized groups, that we don't even understand that we need to make that amount of money, but I'm challenging the notion of, can we all think about why is it we're being forced to work more, to earn more money, to pay for these things, like... It's not just that it's natural. This is unnatural. It's not like I'll just... Things cost as much, people set the prices that force us to live this way, and so why is it that then we are like, oh, we gotta hustle more, 'cause I need that kind of lifestyle. I bet if most people have the option, if the option was, okay, you can live a really beautiful life, afford all of your things and work less, work 30 hours a week, still have the community... Still have all of the things and you don't need to be a millionaire and you could still do some of the luxurious things that you wanna do, people would choose that life versus being like, I'm a girl babe, a girl boss who is making million dollars a year, but also not being transparent on the levels of anxiety that I have or how much work that I'm actually doing, or how I'm not paying certain people enough money to make that money, how I'm...

0:56:20.0 TS: All of the ways that there's exploitation built in that... If we have those conversations, I think people would be like, I need less.

0:56:29.4 NA: I mean, you're hitting at exactly the question that was the guiding force for me wanting to do this series in general, this idea of how much money is enough. And I feel like it's not something that I was ever taught to ask myself, and it's only been in the last however many years that I've been able to step back and say, Okay, if exponential growth of finances for the sake of growth is not what I want. And if hitting arbitrary metrics of success, like being a millionaire that someone else has... It's so narrow, when we think that that's the only thing that success can look like, and that if you go into business for yourself and are not trying to reach that kind of metric that you're a failure, there's something that's really destructive in that I think, and being able to step back and say "How much actually is enough for me taking into account what are my housing needs? What is the area that I live? Do I have a chronic illness or not? Do I have kids or not?" Like all of these things, the amount of money that's enough for me is gonna be different than the amount of money that's enough for you because you are supporting four kids and I'm not.

0:57:33.4 NA: The amount of money that's enough for me, I live in a house that my partner's dad owns outright that we don't have to pay rent or a mortgage, my access to his generational wealth means that I don't need as much money as someone who is not partnered and paying for their own mortgage, right? And so I'm curious how you think about this question for yourself. Is there a number that you know, this is enough money for me? Every month, every year, how specific do you get with this idea of enough-ness for yourself?

0:58:03.4 TS: Well, I have multiple numbers because I think our money goes through seasons and we have different desires at different times, and so when I have conversations around enough, I think sometimes viscerally in people's bodies, especially if they have a life of not having enough, they're like, "Oh, I don't even know what that looks like and what that feels like." But for me, I know my numbers, right? So I know that my bare... My friend Jen, we have a course that we call zero is a magic number, and we talk in that about the different kinds of numbers of money that you need to calculate for yourself, and one of them is your sale live number, right? So what is your bare bones number? If you decided you didn't wanna work, how much money do you need to bring in to pay rent, to pay your car, to maybe pay... Your... Get your food. Pay medical expenses like, what is that bare bones number. And so for a long time, my number was like 5000, I need to bring in \$5000, I didn't have a car note at the time, I could live on that, and so that's what I was basing...

0:59:14.5 TS: Like when I take clients in, if I knew I don't wanna work more than these many hours a week, or it's gonna be a busy season for my sons and I can't take in more clients, I need to at least make sure I have enough that I could be bringing in \$5000 to take care of my sons. So I have a few different numbers that live in my world, but I think the question of enough is different for everyone. And I just got done... I just wrapped up an eight-week course called The responsibility of white wealth, and in that I had the circle members, understand their surplus, like here's your stay alive number, and what's your stay-alive number and what is your number that would keep your life exactly the same? How much do you need to keep your life exactly the same? Traveling as much as

you are, paying as much rent as you are, buying the clothes, buying everything, paying for all these things, how much would you need? I want you to state a live number, and is there a difference? That's your surplus, right? So if you still have money left over, if you're like, my stay alive number is \$8000 a month, and to keep my life as it is right now, I need \$12,000 a month, but I'm bringing in \$20,000 a month, you have a surplus there.

1:00:46.4 TS: Right? What are you doing with the surplus? Is always the question, and so I think we have to fold into that question of enough, it's like, yes, what's enough for you to live, but it also gets broader, what's enough for you to be a part of the collective and be in support of other people, and if you have a value of liberation, if you have a value of supporting marginalized and oppressed identities, if you have a value of eradicating some of these systems, where's your money gonna be going? And questioning that too.

1:01:20.7 NA: Yeah, I love that. I would love to talk about maybe questions or practical exercises, so let's say you're someone who has a surplus, like one of these women from your group, or someone who's listening who's like, "Yes, I am in this category, that there is a surplus." One of the things that has come up in conversations that I have had with friends who fall into that camp is the deeply ingrained scarcity of living in a system that doesn't have the kind of social safety net that would... Essentially we're funding our own disability or potential things in the future, or even if it's a surplus now, maybe it's not gonna be a surplus 30 years from now if you have no family money to rely on, for example. And so I'm curious how you talk to people or what has been useful for you and helping people think through allocating their surplus not from a place of fear.

1:02:16.2 TS: Well, I don't believe in like... I cannot have faith in scarcity. And that's a quote from Dr. Kim Tauber, because even for those who have money, we are socialized to believe that we will never have enough, and in 30 years, you're not gonna have enough, and you better hold on to it, because you don't know what's gonna happen. And part of that is true, and part of that is because we collectively put more of our time, energy and relationships into money than we do into friendships, right? And into having comrades and having Collective Care, and so the most marginalized, the poorest of us all aren't relying on money, we're relying on the people. I would still be considered lower middle class, I don't rely on money, my money is for my people, my money is for the beloveds, I'm not stocking money away for and a future that I don't even know what's gonna look like, I've no clue, but what happens inside of Whiteness and capitalism and the way we've been taught to be with money is that the future is more valuable than the present. So future you as a White person, you need to be well versus present now people who are hurt and harmed and could use financial support, and so that's a part that we have to understand is like how is future you more important than present people now?

1:03:49.7 TS: Especially if you hold a value of being... Saying, You're in this struggle with us. I question that sometimes when people are like, "I gotta have money for this for 30 years down the line," and it's like but yoh, if we don't have help now, you're thinking about 30 years now, we're thinking about two weeks from now, so where are your values... And this is a lot of the work that I do like, where are your values not meeting rubber on the road, where are your values not embodied. Where are your values just a smoke signal and just a theoretical thing? It's like, how are you... And I

always give this analogy of, it's like you have a barn full of wheat and there are people out here starving, and you're protecting, all you can do is spend your time protecting this barn full of wheat from the people who are starving and who see it, and so instead of you being able to be like, "I could use this to feed y'all and it together, we could get more wheat out there," you're like, "No, this is mine" and all you're doing is spending your energy protecting it, and it's doing nothing," and that's where we have to start to think about our money.

1:05:03.7 NA: And something that I feel like I'm still really interrogating is the ingrained individualism of Whiteness, that everything that you just described is not how I was raised. And I look at my parents who barely have enough money, they have enough money as long as nothing goes wrong, ever. And there's part of me that's like, "Oh, I can't wind up like that, how much money can I put away for myself so that I don't do that," and I was also raised with sort of almost like the opposite of the Collective Care of, You don't wanna be a burden on other people. That was really something that was... I don't know that I was ever sat down as a six-year-old and said, You don't wanna be a burden on other people, but I've seen it come up during periods of really low mental health and depressive episodes of my deep fear of someone whether it's a partner or a friend is gonna be in a caregiving position to help me, and I just feel... I feel shame around that, and at least I'm aware of what's going on now, where 15 years ago, maybe that wasn't the case, but so much of this is really deeply rooted in that individualist mindset that... Yeah, is really damaging.

1:06:18.2 TS: Oh I talk a lot about this, individualism and isolation are tools of domination and control. So if you feel like no one else has the same struggle as you, or you're under-performing and you're gonna be a burden, you play more into the systems instead of removing yourself out of them, because you're like "it's just me. And the only thing I got is my labor, and all I got is my work, and all I got is to produce more and be more productive and be a productive member of society because otherwise, no one's gonna be here for me, I'm not gonna have any people" and that's what we have to push against. And that's why we have to talk about the struggles that we're having so other people can be like, "Yep, I'm having that too." And that's when you talk about when you see people in liberation work and activists talking about struggle together, it's like we are going to struggle together, we are going to see that we are all struggling, and instead of you struggling alone by yourself, Nicole, it's like, No, you're not gonna be siloed by yourself, we are struggling together fighting against these systems, and my friend Jen Lemon, who man, just is a wealth of wisdom, but one... I always share this story, 'cause she said to me when I was visiting her years ago, we were walking down the street back from lunch, and I was like, "I gotta get life insurance."

1:07:51.0 TS: I didn't have life insurance at the time, if anything happens to me, the boy is gonna have some money, whoever's gonna take care of them is gonna need money. And she was like, "Yeah, I hear you. Get some life insurance," and she's like "and also, what's your people insurance? So if you pass away, the boys are gonna have money, but they're also gonna have a lot of grief, so who are the people that are gonna be their people, who are the people who are gonna be loving on them, who are gonna be taking care of them, who are gonna be listening for their grief, who are gonna be standing in for you. Who are the people who are going to be honoring them like, yeah, the money is great, but they're not gonna remember the money more than they're gonna remember who showed up for them and so what is the people... Who are the people insurance?" And so I constantly

think about that, and that's my orientation to life of who are the people, where are my people? And that's why I keep... You're my beloved? You're my beloved. And that means I have a responsibility, I have responsibility to you, you have a responsibility to me, and we have a responsibility to the Collective and that's how we're moving.

1:09:05.4 NA: Yeah, I can imagine that there's someone listening, maybe they were also kind of indoctrinated with this individualism and they're in their nuclear family, little silo, those are their people, that's the only people you take care of, listening to this potentially feeling sort of deer in headlights of what... So I wonder if you could share some examples of what it looks like in your own life to invest in your people.

1:09:33.2 TS: I think the first thing I would tell a person who is feeling like in their body some shock or confusion or just like What the fuck does any of that mean? Is to kind of first orient yourself back into your body and feel your fingers, feel your toes, just get in and realize that you are here, and then think about... For me... I think it's tricky because for me, I never really had... I didn't have an orientation that was different than this. Because single motherhood can be isolating, and it has definitely been really isolating, but I'm doing well because my mom was around, allowed me to come back into her home when my last relationship ended. I'm doing well because I have a group of home girls who have been friends with me for 20 years, who we share similar stories that are traumatic and deep and hard, but we tell the truth to each other about what's going on. And I can text them right now and say, I need support and they'd all come over here. I'm doing well because I've connected in my work with beloveds across time and space who share similar values as me and are here from me, who I've met in person, and we have a somatic imprint, and I'm able to be honest with them.

1:11:07.0 TS: And I'm also doing well because part of my work is I sat in the rage, in the discomfort and the anger of it all, I wrote it down in journals, I got up and I spent time with it, and I was in a relationship with it. And then I was able to move through it. And so I think any curiosity that someone has around this stuff is a good starting point is to talk about what you're angry about, write it down. "This makes me upset. This pisses me off. I'm upset that I don't get to exist in this way." And that's information, and then from there, you go upstream and you see like, "Okay, who taught me that? Who benefits from that?" And you start to understand the scaffolding of your life, and then also think about, who are your beloveds? If you were in emergency right now, who could you call? How are you showing up for them? How are you... I always say confidence... We talk about being confident. Confident usually is, "I can handle it all on my own, I'm successful. I got it." And for me, confidence is telling my beloveds, I love them, I'm grateful you're in my life. It's also being like, I need help, and I've had to work so hard on that. So hard on that, but being truthful around this thing is hard, and being able to be witness and to have secure attachment with people that's worth way more than money could ever buy.

1:12:40.3 NA: Yeah, so one of the last things that I would love to ask you about, kind of on the heels of this, something else that you said in our emails that you wanted to discuss is the sharing economy and the gifting economy. I think that fits in well. If we're looking for, Okay, what are the alternatives to... Or maybe not the alternatives, 'cause we still do exist in capitalism, but where do

you like to start with that conversation, like maybe you can explain what those terms even mean?

1:13:09.3 TS: Yeah, so I want to recommend that everyone listen to *The Serviceberry* by Robin Wall Kimmerer, which talks about the gift economy, indigenous wisdom around the gift economy. But sharing economy is what's happening every day on Venmo and cash apps and Mutual Aid groups, and all of those things, that's true Collective Giving. And so the sharing economy is understanding that money isn't meant to be hoarded, it's meant to be fluid, it's meant to be shared, it's not meant to be siloed in your barn as wheat and everyone else is out here starving, it's meant to be given to those who need it. You got, I got, you need, we give it. And one of the things that Robin says in that, and I think it comes from also a different story, is there someone who is asking this young hunter around like, You killed a lot of Buffalo, do you put it in your freezer after you kill it, what do you do with it. And he was like, Put in my freezer, I store it in the belly of my brother, and how that is what is meant by sharing, around how, it's not just mine to stack for 30 years later, right? It's about who needs it now, that will then make our 30 years from now better. So if we all just kept our money siloed for 30 years, and those who are most innovative, most curious, most creative, who have a way of making our lives so much better, need it now, we're not giving it?

1:14:52.8 TS: What are we doing to the future? That's the way we have to view it. And then the gift economy is around just giving to your beloved. Me and my friend Jen, how we became connected is we were following each other online, seeing each other here or there, but years ago, I was really struggling and money was tight, and she just sent me \$50 and she was like, "Here's 50 bucks. If you need it, we'll pass it back and forth." And that's exactly what we did, and that for me created a secure bond for someone who saw me, and so she gifted me that and I gifted it back to her, and we're sending gifts through the mail to each other. And one of my love languages is being like, I saw something and I wanna send it to you, let me send it to you. And people do the same for me, but I think in the world where everything can feel very boring and trite and very rigid, this idea of seeing people and knowing them and loving them and telling them that you love them, and showing it in action and using our money to do those kind of things is revolutionary.

1:16:09.1 TS: I know we talk about liberation in the sense of abolishment in all of these things, and that's definitely true, abolish carceral state, abolish capitalism, abolish all of these things, I'm down, down for the revolution in the ways that it's going to exist, but I'm also down for the softness of being deeply held and telling my people that I love them and showing up for them and giving grace and no shame no blame no guilt and just holding on to the thought that things will be better and things are better if you're in spaces where you see people doing such dope work, so orienting ourselves around, There are different economies, there are different ways of existing, there are people who are challenging these things all the time, and we don't have to exist in silos. If ever, we have to listen to our bodies, if we feel that it feels inaccurate. It probably is.

1:17:10.7 NA: And that we don't have to wait for these incredibly slow structural changes if they're even coming. Everything that you just described, that can be done today, that can be done right now. And I feel really hopeful listening to you talk about it because it's... At least within our sphere of influence when so many things are not. Is there anything that we haven't talked about that you really wanna bring up or share?

1:17:45.5 TS: I don't know, I feel like we've talked about a lot. [laughter]

1:17:47.8 NA: We did, we did.

1:17:48.2 TS: I don't think there is.

1:17:49.7 NA: Okay then I think that's a gorgeous place to start to wrap up. I'd like to ask you two final questions, if you could leave people with one affirmation of sorts based on our conversation, what would that be? What's your wish for everyone listening?

1:18:04.0 TS: I would say that my wish is that everyone could understand that they are powerful, and they are creators, they are created and we are creators. So we have the power both by ourselves, as an individual and as a Collective body to shape and change things, so I don't hold on to the narratives of doom and gloom because at any moment in time, you can decide that you want to use that creativity, that force that no other species really has to shape change, and so just remember that you are powerful and there's possibility in your fingertips, and we can make moves if we decide to do that.

1:18:57.7 NA: Possibility in our fingertips, yes.

[laughter]

1:18:57.8 NA: What's your favorite way to connect with people? If someone's like, "Oh my God, I'm obsessed with this, I wanna know how to work with you. What you're up to," do you have a favorite way to connect with new folks?

1:19:08.2 TS: I would say two ways, definitely Instagram is probably where I show up, but the algorithm sometimes is wonky, so get on my email, on my newsletter list is probably where I'm sharing things if I'm not on Instagram.

1:19:24.3 NA: I just had the realization that I am definitely on the business for the people email list, but I don't know if I'm on your personal one, so [1:19:31.1] after this, yes.

[laughter]

1:19:34.5 NA: Oh great I will put links to all of those things in the show notes. Thank you so much.

1:19:41.6 TS: Thank you for having me.

1:19:46.6 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 podcast 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 this 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. 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...

1:21:01.9 NA: 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 the sliding scale, so you can pay whatever amount makes most sense for you. 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 other people in our community. Okay, friends, until next time.

[music]

Thank you for choosing Scribie.com

Cross-check this transcript against the audio quickly and efficiently using our online Integrated Editor. Please visit the following link and click the Check & Download button to start.

<https://scribie.com/files/f1687ccceaa54934be5ac64c4524d2d4220d2c4b>