

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 totally 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. This intimate conversation is 100% listener funded, paid for by my sliding scale Patreon community, that means that you won't hear any ads or sponsors on the show because 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, as well as every single one of our guests.

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0:01:54.5 NA: And I would love to see you there. In the meantime, I am excited to introduce you to today's guest, Sarah Von Bargaen. Sarah, whose pronouns are she/her is an educator, coach and speaker who helps people spend their time, money and energy on purpose. After 14 years of blogging and Instagram, she's taking 2022 and maybe forever off from public internet life, which we dig into in this conversation, particularly the experience of changing careers and what she's learned about how her media consumption influences her spending, Sarah is the queen of tactical tips. And she shares some really useful exercises to help align your spending with your happiness and to also understand why you're buying things... I hope you enjoy it. Here we go.

[music]

0:02:53.3 NA: Alright, Sarah, we are good to go. Thank you so much for coming to play with me and talk about money.

0:03:00.4 Sarah Von Bargaen: Yeah, you know, I love to talk about this stuff.

0:03:01.5 NA: I do, I do. You are one of the first people that I thought of in doing this season honestly...

0:03:05.6 SB: Yeah.

0:03:05.6 NA: And it's like, When can I talk to Sarah? What can we talk about?

[laughter]

0:03:09.2 SB: Yes.

0:03:10.9 NA: Tell me something money-related that I can celebrate with you. What's felt great so far this year?

0:03:16.7 SB: Oh my gosh, what has felt great this year? We are getting our house repainted and I am 99% sure that we're gonna pay for it in cash, and by cash I mean put it on my credit card to get the points and then immediately pay it off.

0:03:30.0 NA: Okay.

0:03:32.0 SB: And so that feels like a big win. And also it's gonna make our house look incredible.

0:03:35.6 NA: I love that. I have recently moved into an old house, as you know.

0:03:39.8 SB: Yeah.

0:03:40.4 NA: That was owned by my partner's family, and they are very much the 'You don't hire any one to do anything' type of people. Which is... I respect that.

0:03:50.2 SB: Yes.

0:03:51.2 NA: They... He and his dad re-shingled the whole roof a couple of weeks ago.

0:03:52.5 SB: Wow.

0:03:54.1 NA: In the 90 degree heat.

0:03:57.2 SB: Oh my gosh.

0:03:58.7 NA: Like, you borderline couldn't pay me enough.

[laughter]

0:03:58.7 NA: But it's really funny bumping against all the things that I would rather have them be done quicker and would be very happy to pay money for them, and they're like, We are absolutely not paying money for that. And so it is cheaper, but it is taking longer. [chuckle]

0:04:13.2 NA: Yes. Yeah, and I will tell you that I... And you know this about me, like I have to be talked into spending \$30. So truly, the only reason that we're having this painted is because our house is on a hill and it's three stories, and that's... I would very happily paint like a one and a half story house, but three stories... That's too scary for me.

0:04:31.7 NA: This is outside painting?

0:04:33.9 SB: Yes.

0:04:33.9 NA: Okay. Yeah, we need to do that too. And we are gonna be doing it ourselves, potentially later this year. I've never... Never painted a house. I grew up in Manhattan, I've always lived in apartments and/or my van. But it's funny, I do have kind of a block around, because I've never really done this type of stuff, I just assume that I'm not gonna be good at it, that I can't do it. I definitely need to get over that a little bit. It's something that my partner and I have some friction around because he's like, You need to stop... You need to believe in yourself basically, that you're smart, you can learn how to paint a house and so... Yeah, that sort of, if you are someone who's raised to do things yourself versus if you're someone who's raised to throw money at a problem... I don't know, there's something there.

0:05:13.4 SB: Yeah. The refrain that I tell myself all the time, and I say it about, I say to myself about everything is, dummies do this shit all the time, like anything that you're intimidated by somebody who is less detailed-oriented, who's less intentional, who is doing it in a less ethical way, non-awesome people do the things that we are afraid of all day long and they might even be charging for it. When we were buying our duplex, I was so so overwhelmed and like, Oh my God, how are we gonna do this? Tens, hundreds of millions of people buy houses all day long, all the time, people figure it out. And I don't mean to sound like condescending about anyone's abilities, but all of this just to say like everybody everywhere has there... There are lots and lots of people who figured out how to do it, I'm not gonna be the exception to the rule, who can't figure out how to do this thing that millions of other people have figured out.

0:06:18.9 NA: Yeah, I'm glad what you just said about you're not trying to be condescending, it's almost like the flip side of you're trying...

0:06:24.6 SB: Yes. Yeah.

0:06:25.8 NA: To doubt yourself, so like, Hey, other people... Many, many people can figure this out. I also am a person who can figure stuff out. Yeah, that's a helpful mindset.

0:06:30.1 SB: Yes... Yes, that's what Google is for. Yes.

0:06:35.3 NA: That is what Google is for. Yes. Google and my partner, Sam Lyell teach me how to paint a house. That'll be great.

0:06:39.1 SB: Yes.

0:06:40.0 NA: So when you said we bought a duplex, tell me who is we? Who are you sharing your money with? Tell me a snapshot of the most relevant parts of your financial situation.

0:06:49.2 SB: Sure. So we is my husband and I, and I feel like it is because we're talking about money, I paid... So the house, the duplex was... It was listed at, I wanna say 430. We got it for, I think either 411 or 413, which in this market to be able to get under asking is wild. And I put down, with my money, a 20% down payment, and part of that is because my being self-employed, it's not that I'm making multiple six figures, that's not what's going on, but because I'm self-employed, I have the option to sort of decide like I am going to make a bunch of money in a relatively short period of time, and in my case, that meant honestly verging to, almost running myself into the ground, like working really long hours and taking on tons of clients in order to make an extra \$80,000 in a year and a half. And also, I am self-employed. My husband is a climatologist for the State of Minnesota, so he has an exceptionally stable job, so we were able to get a good mortgage because of his incredibly stable job, which is, if anybody listening is self-employed and you have tried to buy a property by yourself, as a self-employed person...

0:08:09.3 SB: Or both you and your partner are self employed. It is very hard to get a decent mortgage if you are self-employed. So I put down the 20%, and obviously he pays half the mortgage, but part of what he sort of brought to the table financially was the stability of us being able to get this and also he has a pension, and he has exceptional healthcare, anyone who's a government employee, it is sort of European caliber healthcare, he had surgery three weeks ago and it cost us \$16.

0:08:42.7 NA: Stop. Stop.

0:08:45.9 SB: I know. I know. I know it is truly wild...

0:08:47.8 NA: I want that for everyone. \$16 surgery for everyone.

0:08:51.2 SB: I know. I know. I know. So if anybody listening is feeling burnt out on self-employment...

0:08:58.7 NA: Become a Climatologist and save... [chuckle]

0:09:00.0 SB: Yeah. It's no big deal. First step, get a PhD. But state jobs are relatively easy to get, and they pay a decent amount, they're not like super high paying. Let's say you're a hydrologist for the state, which is something that is a four-year degree. You would probably make slightly more being a hydrologist in the private sector, but if you work for state government and you are hydrologist, you get a pension and get incredible healthcare and you get much, much, much more stable employment. So something that we've actually talked to both of my stepsons about is like when you're 25 and you're about to get kicked off of our health insurance, and if you're just kind of bumming around being a ski bum or playing in bands, and it comes time to get health insurance, like maybe it's time to look into getting a day job as a postman or doing something for the state,

'cause you will get incredible health care, there are usually jobs that are like...

0:09:58.5 SB: You work the hours that you work from 9:00 to 5:00, and there's not usually an expectation that you're gonna be working outside of that, your boss isn't calling you. You're in a union. So that if you're 22 and you're concerned about what happens when you get kicked off of your parents' healthcare. State government jobs can create a nice safe space for you to kind of figure yourself out, get paid a decent wage and have a great benefits, without and like decent work-life balance.

0:10:25.6 NA: I really appreciate you talking about this because I feel like so many people are just like, You have to work for yourself, that's the best option. That's the sexy option. And of course, there are pros to that, just like there's pros to anything. But I feel like it's really refreshing to hear you talk about this, but it makes me wanna ask you, obviously, you're talking about your experience being married to someone who has this job, did you consider that path, 'cause there's obviously reasons why you... There's obviously reasons why you chose self-employment.

0:10:51.6 SB: Yeah. Well, I would say, honestly, the reason that I chose self-employment was because I had sort of inadvertently painted myself into a corner in an exceptionally low income and burn out heavy career path. I was an ESL teacher, so I was an ESL teacher abroad for seven years. I moved back to the States and I was working as an ESL teacher at a non-profit. So I made \$16 an hour and I was in front of students, I wanna say six hours a day, which is... That's not how... That's not the ratio of prep time to student time that one should have, and because I worked with a non-profit, I didn't have the benefits or the healthcare or the time off that like public school teacher... I know we all... We can all agree that public school teachers have a really tough time. I was literally envious of public school teachers. I was like, "Oh my God, they have all that time off and they get paid so much." That I was literally in a head space where I thought that's what I thought. And so becoming self-employed was basically my ticket out of 34 grand a year, working 50 weeks out of the year, and I didn't...

0:12:07.2 SB: There was no larger game plan, it wasn't like, I'm gonna become self-employed and then I'm going to get a job some place else. I just sort of became self-employed 'cause I was like, this is untenable. I will never be able to buy a house. I will never be able to like do anything other than live in a studio apartment, and shop exclusively at the thrift store and at the dollar store, and also while I was making \$16 an hour, I was also paying off \$50,000 worth of school debt. So it was sort of my gateway out of low-income non-profit work, and then I just kept doing it for 14 years.

0:12:52.1 NA: Yeah, and we're gonna talk about your recent career changes and stuff soon, but I'm interested in your experience with marriage and money. So when you got together? When you decided to get married? How much of that was or wasn't a financial decision? Do you share finances? Does one of you earn a lot more than the other?

0:13:10.5 SB: Yeah. So we do... And what I heavily advocate for everybody is the yours, mine and ours accounts. We earn about the same amount, but because he pays... So I have two teenage stepsons and he pays for everything related to them. I mean, we're not like when we do groceries,

it's not like he does two separate grocery trips. So of course there are things where I'm paying for some of it, but if they go on trips that I don't go on, he's paying for that. When Otto wants something with his mountain bike, he's paying for that. So I have more discretion and also Kenny has a bunch of school debt. And I have paid off my school debt. So we earn the same amount, but I have a lot more discretionary income than Kenny does because I don't have those same financial obligations and responsibilities that he does. So we each contribute... I wanna say it's \$1600 to a joint account that... And that's like all of our utilities, our groceries, gas for the car, that kind of stuff. But anything that's exclusively for us individually, we have our own accounts that we pay for, because I don't... And the thing is honestly, we're both pretty cheap honestly [chuckle], so it probably wouldn't be a problem, but I don't ever want either of us to feel weird or guilty about buying things that we need or want.

0:14:31.1 NA: I couldn't agree more. I feel very, very similarly. I'm interested in the conversations that you had, and maybe you were already on the same page about money when it comes to your step sons. Was that... Did you assume that you guys were gonna be splitting everything, did he propose that idea?

0:14:48.8 SB: Well, honestly, the thing that... Honestly, this is one of the reasons why I'm married to him, is he has always taken the initiative to be very much like, this is my responsibility, if anything, we've had more situations where I'm like, Please let me pay for this. You know what I mean? He was from the get go was always like, these are my children. This is my responsibility. Yeah, and even when we got married, he told me, this is our marriage, and we get to make it look however we want. If we need to buy an L-shaped house and you live... You have a wing, and the boys and I have a wing, and we have a dining room in the middle, we can do that. If you wanna live in Mexico for three months during the winter, we can do that. It's our marriage, we get to make this look how we want, which is part of the reason why I married him, 'cause I wasn't particularly interested in a situation where my identity is subsumed by becoming... And no judgment to anyone who's being a wife and a mother is the defining experience in their life...

0:15:52.5 SB: 100% okay, that is not the software that came installed on my brain. [laughter] So the reason I felt confident partnering up with him is because he had no expectations that that was... That wasn't the person he met and I wasn't gonna spontaneously become that person.

0:16:11.6 NA: Has that continued to be true? Over the years?

0:16:14.6 SB: Yes, yeah, if anything, there have again, been situations where I've been like... There was one time where I was going to Alaska for two weeks, 'cause my favorite cousin lives in Alaska and she was gonna be gone for two weeks, or her house was empty, so I was gonna fly up there and just work from there and whatnot. And I said, Why don't you, why don't you come with me? And he was like, I just don't really know if that's a financial feasibility for me now, and I was like, I would like to pay... I would like to buy your ticket, and he was pretty resistant to that, and I was like, I appreciate that, and I would invite you to consider why you're so resistant to this, like why are you resisting... Is that some pretty deeply ingrained sexism going on, that you don't want your wife to buy a \$500 flight for you. I wanna be respectful and I don't wanna be pushy. And also, what's

happening here? Because I would really like to have this experience with you. And spoiler alert, he let me do it. And he came to Alaska and it was great.

0:17:13.5 SB: I feel very lucky that we, if anything we're both quite cheap and we're both have to give each other pep talks about like, okay, it's okay, it's okay if we just buy something new, it's okay to just... You know, you need pants, and it's okay to go to Target and buy pants and not go to three different thrift stores and try to buy pants. We literally have to amp ourselves up for that.

0:17:35.5 NA: I like the idea of you being each other's hype person to buy pants.

0:17:38.6 SB: Yes, yes truly, this is a very new development, and the thing is we can do it for other people. Like my eldest stepson was going on a trip and he needed the technical gear pants, and there was zero issue was just going to REI and just buying some technical gear pants. But had been either of us... I know we would have spent an afternoon driving from thrift store to thrift store trying to find technical gear at Goodwill.

0:18:09.0 NA: Why do you think that that is? Why do you think you're like that?

0:18:11.9 SB: Well, we were both incredibly broke for a very long time. Well, I think it A, stems from being broke for a long time, and I think it is also like... I hope that I never stop being like that, I think it's a very good... I think it's a very good and useful life skill to know how to meet your own needs at a lower price point. It is much better for the environment to not buy new stuff all the time, and also it adds up... I'm not gonna try and say like, I was able to save 80 grand for a house down payment in a year and a half by exclusively shopping at Goodwill. 'cause that's not the truth of it, the truth of it is, I have a skill set at this point in my life that I can charge a relatively high rate for. I took on a bunch of clients and I made a bunch of extra money, and I also kept more of that money because I'm a weirdo who tries to get everything for free off of Nextdoor before I buy it. So it's not like you can't scrimp and save your way into a six-figure income, and it's also not a bad skill set to have.

0:19:18.4 NA: And I think that there's a both and, right.

0:19:21.3 SB: Yeah.

0:19:21.4 NA: Because I totally agree with you that that being your first line of thought of, let's see what's on the Facebook marketplace or the free Craigslist or the Nextdoor, or that kind of thing. And whether that's because of your financial desires or your environmental values or just any of that... The thing that is interesting to me is, if you have the money and can't let yourself spend it on yourself, I feel like that's about something else.

0:19:48.3 SB: Yes. Yeah. Well, and I've had to... I'm a Virgo, and I'm an INTJ. So one of the ways that I've sort of worked around this is I literally have a spreadsheet, and when I think about like, here's a thing that I know that I want, I want this thing that's made by this company, and I want it. I'm not gonna find the cheap version, I just want this, and so I have a spreadsheet of like this is the

thing that I want, and here's the link where I can buy it, and whenever I get paid, because I work with clients so my income varies, and I get this check from this person, this check from this person, I take 30% of every check and I put it into a folder for taxes, 20% for retirement, 10% for fun, and 3% for Mexico, 'cause I'm trying to winter in Mexico for six weeks every winter.

0:20:42.4 SB: And then so I can look in there and be like, I have \$700 for fun, and so then I don't feel guilty and I don't have to talk myself up about it as much, and then I can just go to my spreadsheet and be like I am now going to order the black and white striped outdoor cushions that I've wanted, and I'm not gonna find that on Facebook marketplace, and I don't want used outdoor cushions, I want the Bed Bath & Beyond, black and white striped outdoor cushions. And now I know that I know that's what I want, I know where to get it, I know I have the money, and then I just buy it and it becomes much less fraught.

0:21:17.3 NA: I also love that it's just baking in a moment of pause, putting it in the spreadsheet, instead of buying it right away, even if the money is there, it gives you the opportunity to re-evaluate, do I actually want this thing as much as I think that I do? Or is it just in this moment and it's, I feel like it's impossible to talk about any of this stuff without wanting to constantly give disclaimers of like, I'm not judging anybody who loves impulse buy... Right? Like...

0:21:40.4 SB: [laughter] Yes, yes. Yeah, yeah, yeah. Yeah.

0:21:42.4 NA: So I feel like that's just like the asterisk at the top of this entire conversation that just talking about how you and I spend money, there definitely are times where if I do take the moment of pause even for 24 hours, the next day, I either am like, I don't want that or I'm even more clear that I do want it and then buying it feels even better, and I'm not always great at doing that, but I like... It doesn't even necessarily sound like that's the reason that you're doing it, but I like that is just a little tip of have a spreadsheet, put the thing in there that you want and the link and just close it and create a moment of pause.

0:22:13.0 SB: Yes, yes, and it really... You'd be amazed how often I also have a folder, like a bookmarks folder that's labelled duplex, and it's like 75 items deep, and when I scroll through it, half of them I'm like, What is this? Why did I think that this was a thing that I needed? And I also like to spread out the purchases, 'cause I think we've all had the experience where we're like, Today is the day that I like furnish the living room, but then you just blow through all your serotonin in one fell swoop. Whereas, it's much more fun to like, I can ride the joy of a new throw pillow for like two weeks, so why not spread it out like one new item every three weeks and just ride that instead of all at once.

0:23:00.4 NA: Yeah, no, I love that, the house example is so relevant. I went from living in a 20 square foot van for part of the year and then in my partner's dad's house for the rest of the year, where I owned basically nothing to us moving into this place and he had lived with his dad his whole life, so we really owned nothing, and especially for me, compared to other people that are my same age that have furniture... Right, or that had lived on their own.

0:23:25.1 SB: [laughter] Yes.

0:23:26.2 NA: When I got divorced in 2019, I moved into a 20 square foot van. He kept all the stuff. And so it was a really interesting experience of I had been putting money away for quite a while in a house fund, knowing that this kind of furnishing and decorating was gonna happen, and so the money was there, but it was like almost like so whiplash-y and uncomfortable to be spending that much money all at once, and I had to keep reminding myself, This is not an Instagram house. I can get the things that either are the most functional for the way that I actually live my life, even if it's kind of quirky, like no one else has to approve of the aesthetic of this thing, does this thing make me happy? It doesn't matter if it matches this other thing, and that phrase. This is not an Instagram house.

0:24:06.0 SB: Oh, that is good.

0:24:08.2 NA: I mean, it comes up again and again.

0:24:11.1 SB: Oh my gosh, that I'm filing that away. My other thing that I think about, and my friend who's a real estate person, taught me this, which is buy once, cry once. It's so much better, get the thing that you want that is going to last rather than three different versions that are not good enough, not... And again, this also assumes that you have the financial space to do that, but it is so much better if you're gonna pay somebody to install that thing, hang that thing, just find something that you really like, that's good, that's gonna last rather than three shitty versions.

0:24:51.6 NA: Yeah, I am dying to talk about this recent career change that you have made, if we can pivot, so...

0:24:58.3 SB: Oh absolutely.

0:25:00.0 NA: It was what? 14 years of blogging and Instagram?

0:25:00.0 SB: Yes.

0:25:00.8 NA: And you decided to take all of 2022/maybe forever off of what you call public internet life?

0:25:08.6 SB: Yes, yes, oh my gosh.

0:25:08.7 NA: I'm so interested. I would love to hear about if there's a particular day that led to you deciding to do that, or what the story was that led up to you saying, I've been doing this for 14 years, this is how I make my money. Probably how you have friend interactions, how you get clients, just being a public internet person, something that you are known for, and then for you to be like, Nope.

0:25:28.3 SB: Oh my gosh, yeah. Well, so I had... I would say for the last two years, two or three

years. And looking back, I can see that this is what I was doing, but in the moment, I was just like, I am an entrepreneur with lots of creative ideas, but for the last probably two or three years, I had been having these ideas of like, Oh, oh, this might be another business that I would pursue, or what about this, or what about this? And none of them involved being a public internet personality, but I was sort of just thinking like, Oh, my brain is just having other ideas, and the way that I made most of my money was one-on-one coaching, and by running courses, I have three courses and I ran them live, which I believe in.

0:26:11.8 SB: I really helped my students, I felt get uncommonly good results by running them live. And also, it's obviously a much bigger time commitment for me than the self-paced courses that a lot of people run, and I was kind of burning out on that business model, and I had also... I really believe in keeping stuff accessible and also the price point that I was selling things for while simultaneously running them live was becoming untenable, and I wasn't really sure how I felt about raising the prices, and I wasn't really sure how I felt about running themselves self-paced. And so then I was kind of like, Well, I don't know what to do with this because it is not working for me anymore to be running them live at this price point, I don't know what to do. And so then I had to say...

0:26:58.7 NA: Sorry, when you say that it wasn't working for you, do you mean that you weren't making enough money, or do you mean that you weren't enjoying it anymore, or do you mean that you felt over-exposed being a public internet person?

0:27:07.7 SB: I would say all of the above... Like I was still making money on the launches, but less than I had been making, and I was also... I found myself, because I had run these courses so many times and so... And I would hope that this did not come through my interactions with my students, but I found myself internally becoming frustrated when people who were new to the content would ask questions and because I had answered the question seven, eight, nine, 10, 11 times internally, I was becoming very frustrated, and I hope truly that they never picked up on that, and I hope that I was patient and compassionate in my communication with them. But internally, I was feeling like angry and frustrated, which anyone will tell you is like, that's like clue number one, you're burnt out, is that you're angry and frustrated with... Well, the very kind, well-intentioned people you're interacting with. So I was getting all these clues that I was burnt out, and so I was sort of thinking about different business models, and so I thought, What if... I thought like, Oh, it would be kind of cool if I had a monthly live workshop and it would be like one hour where I taught something and one hour of Q and A, and it would be a different topic every month, and that would be kind of fun. That would be cool.

0:28:22.6 SB: It would be different topics, that would be supported out, and I was talking to my friend, Kayla Roma, and if you all know her follow her, and I was telling her this plan, and she was like, "So does that mean that you'd be watching every month, that seems like a lot of work." And I was like, "Oh my God, you're right. That's horrible." [laughter] Oh yeah, that sounds awful. I have literally just created a much worse business model for myself, so I'm very grateful that I had that conversation with her before I started this thing where I had to put together 12... And the other thing is I was planning on being like, Okay, you can either buy these workshops à la carte, or you can buy a year-long kind of membership, and if I would have offered that, I would have then trapped myself

because people would have been like, I bought 12 workshops, Sarah, and I would have been like... Probably in like May, I'd have been like, Well, this was a horrible mistake, but I have to keep doing it. So after I had that conversation with Kayla, I was like, I just...

0:29:25.3 SB: And I also... Because Yes and Yes was very much like about me, I mean, just like anyone who's on the internet, I certainly... I got mean DMs, I got mean comments, I got mean responses to newsletters and blog posts, and just like... It's sort of a... I'm not special, it wasn't worse than anybody else, but it's sort of like one of the professional hazards that really eats away at you, and especially because I felt like I was running my courses live and keeping them at this price point, I felt like y'all, I'm trying really hard, I'm trying really, really hard in a way that I don't necessarily see some other people in my industry trying. And I'm trying really hard and I'm still getting these negative responses. So it was a combination of all that, and I was like, Maybe I just wanna work with clients again, maybe I just wanna be behind the scenes helping other people do stuff for a while, and I sort of thought about like, Okay, so when I had previously worked with clients, what were the things that made that experience hard for me and as anyone who's working with clients, they can tell you it is chasing down payments and scope creep and hustling for new clients, and so I realized that if I worked with clients on a retainer-based model, and literally, I do not start working until your check clears and...

0:31:00.8 SB: So I work on a retainer-based model, you get X amount of hours per month, and I track them using Toggl, and so if you want to have a phone call that could have been an email. Okay, I mean, it's your time... We can use it however you want. So using a retainer... And I do three-month contracts, and so using a retainer-based model... And I'm extremely clear from the get-go about like, Here's how I track time, here's what counts toward your retainer, everybody gets one free hour-long meeting at the beginning of the month, so we can have all these communications and set expectations at the beginning of the month, so hopefully we're not using up all your time on phone calls and emails, but I have found that doing that has made client work exponentially easier. I am making the same amount or more, and it is very nice to just work like I'd get up in the morning, I have a two-hour long morning routine that's very involved, extremely soothing.

0:32:11.3 SB: And then I work from like a 9:00 or 10:00 to somewhere between 3:00 and 5:00, I do work, I send things to other people, they give me feedback, I get paid on the first of every month, and I don't have to share every... And not a... It's not like the people of Instagram were like "Sarah, you're required to share every personal epiphany you have," but I don't have to turn everything into a teachable moment, I don't feel like I have to put my... Every vacation I take on there, It just... I can just be a person in the world. Instead of a brand who needs to turn everything into a monetizable teachable moment.

0:32:54.8 NA: I really like the specific example that you gave of asking yourself in past client work, essentially what were the friction points, what were the things that I didn't like, or even if you were new to it, you could ask yourself, What am I afraid of, or what do I think that I'm not gonna like and allow yourself to be creative in either deciding the business model or trying to find a way around it, instead of just saying, Well, if I'm gonna work with clients again, I'm gonna have to put up with these things, and I love that because I feel like there's so few things or ways of operating

that we actually have to do it that way, and if you really do have to, I think it becomes easier, at least for me to stomach that if I know that I've thought through all of the other potential options, right?

0:33:35.8 SB: Yes, yes.

0:33:36.5 NA: So for you to be able to say, I would like to be paid on a retainer, so I'm not chasing payments, I don't start doing work until I get paid, having those things in place, I feel like that it's making my brain wheels spin in terms of how that... I could take that advice into other areas of my life, not just business, what are the friction points and what is the creative brainstorming of, Can I get from point A to point B differently? And I love that.

0:33:58.9 SB: Yes, yes. And the thing is, in my experience, 99% of the time, people love it, when you clearly communicate your expectations and boundaries. Like it really communicates like I am a professional and you are safe in my hands, and you don't need to worry that you're gonna step on my toes, you don't need to worry... Because I will fully be like, here's how you pay me, here is the project management platform that I use, I'm gonna... Here's the Google Drive that I use. Do you want me to set you up with Canva? Do you already have Canva? And like you can email me whenever you want, I respond to emails between 9:00 and 5:00, blah, blah, blah, blah, and just... And I'm very... And I try to be very like, and what about you? It's not just one way of here are my expectations, you want me to weigh in on this, but.

0:34:50.3 SB: I think it makes people feel safe to know like I can trust you and I don't need to worry that I'm gonna step on your toes.

0:34:54.6 NA: Yeah, I mean, communication about communication, as meta as it is, is one of my favorite things, like I recently went on my first friend date with a new friend, and one of the things we talked about was, what is your communication style? 'cause I have some friends who if they haven't texted me back within three hours, I'm convinced they're dead because they're just on their phone all the time, and then I have other friends that it will take them three days, and as long as I know overall what someone's communication style is then it makes me not worried or resentful or have expectations, and I'm sure the same is true in reverse, and so it was an interesting conversation just... What are your preferences? Do you even like texting? Do you prefer Instagram DM? Do you like having that conversation at the beginning of a relationship was interesting.

0:35:39.2 SB: That is so smart. That is so smart. Yeah, there are friends that I have, I always... Because I text back within an hour, 99% of the time, and so when people don't... I'm very like, Well, you hate me. It would never... It would never occur to me, that's a very good reminder that... Yeah, it's not... Some people, it takes them three days and it's not personal.

0:36:02.4 NA: Not at all. Because I will tell you as someone who the only way that I can do any sort of deep focus work, my phone never buzzes, never makes any noises, is face down usually in another room, that I'm not even seeing it. And unless I happen to be on my phone at that moment that you text, there's no way that I'm gonna text you back right away because it's not even near me,

I'm... Okay, I wanna ask what seems like the low-hanging fruit question here of getting essentially off of social media, not being a public internet person, but working with clients, how are people finding you? How are you finding people to work with? Because obviously... I would assume that one of the benefits of having done what you... 'cause you're still working in the same industry? Sort of.

0:36:43.6 SB: Yes, yes, yeah yeah.

0:36:45.2 NA: You did that for 14 years, you have a lot of contacts.

0:36:46.7 SB: Yes.

0:36:50.8 NA: That... Would it be the same for someone who's starting out from scratch who didn't have that existing audience... Can you talk about that a little bit?

0:36:54.6 SB: Sure, well, I would say so the vast majority of my clients are people who I worked with, 'cause I previously worked with clients, and then for four years, I exclusively did online courses, and so two of my current clients are people who I had worked with previously. One is a woman who read my blog for a long time, and we did a one-on-one coaching session together, like several years ago, what's interesting is that... This is mind-blowing to me. So my client was the largest retainer, she is a book coach, ghostwriter and an author, and she's launching her own... It's like a creative framework to help writers and whatnot, and so she's launching her own thing, and she sent out an email to her list saying like, I need support around marketing and social media and online courses, and I can't really... I only can find people who are like one thing, so everybody's really niche-y, and I don't have the interest or the budget to work with a marketing agency. Do you guys know anybody?

0:38:05.8 SB: And somebody who was on her list, and her list is, I believe only 400 people, somebody who was on her list was on my list and forwarded the email that I had sent out being like, I'm taking clients, she and I had a call. And she didn't know me from Adam. I don't think she even looked at Yes and Yes, she's just like, Oh, this person said, I read the email that Sarah wrote, and she called me and she hired me, and we've only been working together for a month and a half, and she has referred two people to me. And then the other one is a woman who was just like a newsletter reader, and I sent out an email being like, I love being off the internet, and I have one opening for new clients, and she just emailed me back. I was like, I would love to do it.

0:38:53.6 NA: Also, when you're only working with a couple of people at once, you only need a couple of yeses, which doesn't mean that it's easy, but you need a different list size or audience size if it's really a one-to-many... If you're selling a \$20 thing or a \$50 thing and I bump in, 'cause that's a lot of my business model is that type of stuff that you need so many more people to buy it in order for it to be feasible for you, whereas you might only be able to work with two to four people at a time, and so... Yeah, okay, yeah, that's great.

0:39:22.0 NA: So I wanna talk a little bit about the specifics, 'cause obviously you went from one

flavor of self-employment to another flavor of self-employment, but I think there's still a core element of making a career change. The same way that when you went from teaching ESL, to being self-employed, to then being a public internet person, to not... I'm interested in some of the nitty-gritty stuff that you did beforehand, whether it was conversations that you had with your husband or anything that you think helped you to feel safe and secure enough to make the change, I guess that's me projecting on to you that you were nervous to make the change, I don't know if that's true, but can you talk about sort of laying the ground work for making a career change?

0:40:01.7 SB: Well, I would say one thing that... So A, Kenny's job is incredibly stable, it would be sort of the equivalent of having tenure. So his career is incredibly stable, so that is not something that we need to worry about. Also, we own a duplex, and my mother-in-law is our tenant and rents from us, and so with her rent, our part of the mortgage, mortgage, home insurance and property taxes are \$1200 a month. So we have quite a low cost of living, he has an incredibly stable job, I have always been like... I always have a six-month emergency fund that's full at all times, and also when I was an ESL teacher and I was making \$16 an hour, I didn't hate my life, it was stressful and I mostly felt really frustrated like I'm doing important work and I have a Master's degree and I am not being compensated with a living wage, that was emotionally really frustrating to me as it is to the tens of millions of other people who are in that exact same position, but I didn't hate my life. I have always been like, I can find the cutest outfit in Goodwill, I can make myself a very nice smoothie out of random things I find in the fridge and go sit in a park and read my library book and be so happy.

0:41:27.4 SB: So I knew that I was a capable person with a good skill set and a large professional network, and I was fortunate to be in a position like... I guess theoretically, we could support ourselves on Kenny's income, it would not be wildly pleasant, but we could do it, but so I had sort of the combination of my skill set, my mindset, my own ability to literally rub two nickels together and make a good life for myself, and also that we had set ourselves up to have a pretty low cost of living, all created a situation where I felt quite confident and I also knew "worst case scenario" I could also just get a job, I could get... There are lots and lots of jobs in social media and marketing and all that kind of stuff. I live in a major metropolitan area, if I had to, I could do that.

0:42:29.9 NA: So it sounds like you thought through, Okay, if this doesn't work out, then this, if this doesn't work out, then this...

0:42:34.5 SB: Yeah.

0:42:35.4 NA: Did you give yourself a certain amount of... I need to be making X amount of money by this time?

0:42:41.1 SB: Not really, but mostly just because I just kind of was like, I don't think it's gonna be a problem. Partially, also just because I had a mailing list, I still have a mailing list of 15,000 people. And so I figured between all my social... Between my social media following, my mailing list, my professional network that I know in real life, I just felt quite confident that I could figure it out, I would not feel that way if I didn't have that... If I was just like, I didn't feel like that when I was

leaving ESL to become a blogger, the way I did that was I had... I was quitting teaching ESL and I was traveling around the world for five months, eight months, a bunch of time, and I was going to be in a bunch of countries that had really a very low cost of living. I was gonna be in India, I was gonna be in Vietnam and Lao. And it's obviously much easier to be a self-employed blogger when your cost of living is like \$300 a month, and so that's how I navigated that career change when I did not have the safety net that I do now.

0:43:52.3 NA: Yeah, it's interesting to hear about both approaches 'cause they were at different times in your life and maybe your fears were different, I'm so interested in what if anything has changed for you emotionally, psychologically being off the internet? Are you creeping on Instagram? Have you completely deactivated it? Like what's...

0:44:09.1 SB: Oh, yeah.

0:44:09.3 NA: Tell me about that.

0:44:09.5 SB: Well, I have Instagram on my desktop because my group chat, my like high school girlfriends group chat is in Instagram DMs, which I thought about trying to get them over into a text, but I mean, at this point, I have curated my Instagram algorithm to be almost exclusively gardening related or talking animals, that...

0:44:33.2 NA: Great, okay.

0:44:34.2 SB: That's like 90% of what I see or a few people who are my friends who I'm emotionally invested in what they're doing. I'm not getting ads for slim tea or any of that nonsense. It feels really good, I would say there have probably been like four or five situations where I'll be having a conversation and I'll think like, Oh, that would make a really good blog post, or Oh, that... And sometimes I'm like, Oh, I wanna talk to somebody about that. I wanna post about this, and I want people to read it and I want them to tell me, Oh, this is what I think about that, or that's a really good point, or... But did you think about that? I miss the dialogue. But mostly it's great. Mostly, I really enjoy just being a person in the world, I like not feeling obligated to talk about everything or to post about everything, or to constantly be launching because... And a lot of my clients I help, like I write sales emails, I come up with launch strategies, they have an online course that people haven't been completing, so I use my years and years of teaching experience to help them create online courses that are more effective, but when you do that for somebody else, the emotional distance that you can have from it is a totally different ball game than when it's your baby.

0:46:02.6 NA: Yeah, one of the things when we were emailing that you said you wanted to talk about today, which I love and I think kinda fits in here well, was the value of being really, really intentional about the content you consume, which obviously social media is part of, but it's not all of, being aware of what content might be triggering spending habits or feelings of less than that wind up having a financial implication, and I would love to hear about that through whatever lens you wanna talk about it, if it's changes that you've made to your own media consumption to support

that for yourself, or observations you've had... What are some specific things?

0:46:36.3 SB: Well I absolutely... So I travel a lot, I'm pretty well traveled, but my travel in my 20s and 30s, it was extremely like backpacking, and even now, it's very much like, we're gonna stay in a cute Airbnb and we're also almost exclusively eating food from the grocery store, so... It's nice, I have good experiences, but we are absolutely not... Three star hotel max is like my travel vibe, and a friend of mine, as a birthday present got me a subscription to, I think it's Travel+Leisure, and I understand the thought process behind getting me that for a birthday present, I received one issue of it and I was like, Absolutely not, I do not want this in my life, because a lot of the articles were about places that I had been to... And then they were like but... And then I would look at it and be like, Oh, that was not my experience in Vietnam. Oh, that was not what my Morocco experience look like. And it made me retroactively feel bad about experiences that had previously been wonderful in my mind, so I called and I was like, I would like to cancel the subscription, and they were like, Oh, but it's paid for, and I was like, I literally do not want it in my home.

[laughter]

0:47:57.8 NA: Because the type of travel that it was showing was so expensive?

0:48:01.6 SB: Yeah, and it made me feel... In a perfect world, I would have enough emotional distance to be like, Good for them, not for me. Oh, evidence of what's possible. That's not where I was, I was just like, it made me feel bad. So I don't... Like, yes, let's all do the inner work to not feel bad, and also a faster way, a short cut is to just not let it into your eyeballs.

0:48:25.1 NA: Listen, not everything means that there is something about you that needs to be fixed. I think about this all of the time, and I think you and I sort of came up in the same internet era, and in some proximity to or on the outside of the self-help industry, there's something to that, and it's really... Our brains like to make our lives problems to be fixed, and one of my skill sets is as a problem solver, I love solving problems, that's what makes me good at my job, and it's very easy to turn every aspect of myself, my mind, my body, my life into things that need to be optimized or fixed, and it doesn't need to be a binary all or nothing, of course I'm growth-oriented and go to therapy and love working on my stuff that needs to be worked on, but not everything needs to be worked on.

0:49:14.2 SB: Yeah.

0:49:15.0 NA: To your point, you can actually just unsubscribe from Travel+Leisure if they're saying to you... The only way to enjoy Vietnam is a \$700 a night place. It is actually not.

0:49:24.5 SB: Yes, yes, there's a trending reel audio for Instagram reels, and I'm not sure if it's... I'm not sure if it's actually from the Kardashians, but the audio is this person is... I think it's maybe Kourtney saying like, "I am unsubscribing from this drama," and I love the idea of unsubscribing not just to a newsletter, but I'm unsubscribing from I reject this... I'm unsubscribing from the narrative that a wife and mom have to look a certain way. I am unsubscribing from the belief that X,

Y, Z... So yeah, I literally unsubscribed from Travel+Leisure, 'cause it made me feel bad. I also... There was a TV show called, I think it was called College Friends.

0:50:11.4 NA: Oh yeah. I watched it.

0:50:14.1 SB: Okay, so I... The sort of problem that I had with that TV show was I am the exact age of all of the characters that they were supposed to be on this TV show, and I think I'm pretty similar in age to the actual actors and it's a TV show... They're professionally attractive people. Intellectually, I know this and watching the TV show, I was like, My biceps do not look like that. I do not have a second home, and so I watched three episodes and also they were just mean to each other all the time, and so I just stopped watching it.

0:50:45.1 SB: I don't need that negativity in my life. I very actively... When I'm on... When I'm on Instagram, if I get served something that I'm not subscribed to, like you might like... I'm very liberal with the not interested button, and also something else that I've been being more mindful of, and in a perfect world, I would like to be the friend who... I don't have issue redirecting conversations, I don't really know many people who say racist and sexist stuff, but I do know a lot of women... I'm 42, and an increasingly common conversation is like the jokey jokes about like, Oh, my body's falling apart. Oh, when you're old like us, Oh my neck. Well, and I would like to be in a place where I can say to people like that, I reject that narrative. I don't wanna have those conversations. I think most of us at this point now, we know not to talk about what I ate and dieting and whatnot, I would like to advance that and stop with this narrative of like, I'm gross now, I'm old now, I'm falling apart, nothing's ever gonna change. And another narrative I would like to unsubscribe from is where people bitch about their partners all the time, these are two things that I am working on unsubscribing from, I've unsubscribed from them internally, and I would also like to...

0:52:13.1 SB: I would like to be in a place where we can redirect, where I have the gumption to redirect group conversations, I don't yet but some day...

0:52:20.5 NA: So this sort of internal and then real literal unsubscribing from things, has that changed anything for you financially?

0:52:34.1 SB: Not really, but again, that's because I have to be talked into spending \$30. I would say I am more aware of like, I love this thing and I'm gonna buy it, like I'm more aware of situations where I'm like, This is great and I want it, and I'm not gonna buy the cheaper version and I'm not gonna spend four months trying to get it on Nextdoor, but I think it probably like when you get rid of the junk and the noise and the societal conditioning, it becomes a lot more obvious what truly makes you happy and what truly would benefit your life and what... Those black and white outdoor seat cushions they look so nice, they look so nice, and I care about that in a way that I don't care about like truly our patio table is the table that the previous seller left behind and I spray painted matte black, great.

0:53:35.4 NA: I feel like so much of this idea of aligning your spending with your happiness, which I wanna dig into, as I think that's kind of what you're talking about, aligning your spending with

your happiness for me has been about really understanding the things that I do not care about at all, and just letting that be fine, whether that's the patio table or... There are certain things that I just don't care about whether I'm supposed to or not, or I don't know that there is something to that. So this is kind of a big topic, this aligning your spending with your happiness, do you have a favorite entrance point into talking about this...

0:54:08.4 SB: Oh gosh, well, I would say... The thing that I tell everybody to do is print out your credit card statement, your debit card statement, all the places where you're spending is tracked, and get three highlighters, a green one, a yellow one and a pink one, and go through every single purchase, and if it was a purchase that brought you joy, it should be green, you highlight it green...

0:54:29.2 SB: If it's a purchase that's unavoidable, like groceries or insurance or rent, then that's yellow, and if it's a regrettable purchase or you don't even recognize what it is, then it's pink, and then add those categories up, and that will give you... And also I would say, just as a heads up, this can be a very emotionally triggering exercise, it is totally normal for people to cry when they go through this exercise, so don't feel bad if you have that experience, and also I would say, no matter what number you come up with, I have encountered people with that number, you're not the first person to have spent \$2000 on regrettable purchases a month. It's not... Bizarrely it's not unusual. But I would say just doing that exercise is extremely illuminating because I know people who say like, Oh, I'm very good at self-care, I'm very good at taking care of myself, and then they realize that they haven't actually been spending money on themselves, or all the money they spent on "on themselves" was actually for their kids or their partner, or they will realize all of my regrettable purchases happen...

0:55:29.1 SB: I had a client who fully, who regularly drank more than she wanted, and there was a direct correlation with her Amazon spending, and so we realized... She installed a plugin on her computer where after 8:00 PM, she blocked herself from Amazon because that would coincide with when she was drinking more than she wanted and she would drunk shop.

0:55:53.0 NA: I like this exercise a lot, I feel like you are the queen of the tangible tactical tools, which I really appreciate it.

0:56:00.3 SB: Yeah.

0:56:00.4 NA: So let's say someone does this, they take emotional good care of themselves, they print out however many months of spending, whether it's one month, two month, three months, whatever they go through with the highlighters, then what?

0:56:10.8 SB: Well, then, the lowest hanging fruit is to... So most of us, those non-negotiable, "non-negotiable things", 99% of the time we can change that, you can change cell phone providers, you can call whoever... Can you split Hulu with your downstairs neighbor? Can you share... There are so many things that we can do that those non-negotiables, you can usually significantly reduce, the harder work is looking at those regrettable purchases and figuring out what's the common denominator, and there are lots of reasons why we make regrettable purchases, is it are you

shopping instead of feeling your feelings? Are you super disorganized? And so you're inadvertently buying duplicates because you couldn't find the first one. My personal thing is I go too fast, like I don't measure the doorway correctly, I don't measure the doorway correctly, I'm pretty sure it's black, but it's actually a navy blue, I don't double check the dates. That's where I make regrettable purchases. I once... This is a really big one. I booked seats on the same flight twice because I... Thankfully, this was Icelandair, which I think is a pretty small airline, and they literally called me and they were like, What's happening 'cause you...

0:57:31.2 SB: 'cause it's both in your name and these two seats, and this is not correct. And I pretended that it had been a technical glitch, but it was absolutely me myself doing it and not tracking things correctly.

0:57:44.8 NA: Okay. So for you, a trend that you saw in some of your more regrettable purchases was that you weren't taking enough time to make sure you were buying the right thing?

0:57:52.1 SB: Yes, and so now before, we just bought some honeycomb blinds, the cellular blinds, which side note those will dramatically reduce your heating and cooling bills if they are are tight fitting, but you guys, it's weirdly hard to measure window treatments. Is it inside? Is it outside? What's happening? And so I made Kenny, Okay, watch me, I'm measuring this, and now I wrote it down, I made him come and do it with me and watch me buy it because I did not feel confident that I could do any of this correctly, and if they are custom-made they're not refunding you. And that shit's expensive.

0:58:33.4 NA: Okay, so that's the fix is have a supervisor, be more careful, and I know that I'm going really deep into this one particular tool, but I think it's such a useful exercise, you have helped and seen people through your programs when you used to teach courses, maybe hundreds, thousands of people that you have helped go through this...

0:58:52.0 SB: Oh, yeah.

0:58:52.1 NA: So obviously with these everyone's anonymized, but I think that it is helpful to share things that make people feel less alone, Do you... What are other either patterns you saw or like things that you think would be useful for someone to know if they were gonna go through this activity, things to look for...

0:59:07.2 SB: Yeah. I would say so the common denominators for regrettable purchases are, so me going too fast, being disorganized and buying duplicates, shopping instead of feeling your feelings, there is this thing that a lot of us do, where rather... We think that the tool is the answer, and so rather than get really good at the current electric guitar that we have, and then you upgrade, you don't practice very much and you think that you're gonna be better when you buy the new electric guitar, but then you buy the new electric guitar and you're still a shitty guitar player, and you just have an expensive guitar. So rather than putting the time to get as good as possible with what you already have, you upgrade tools, and sort of to the... Confusing buying with taking action, like training for... Buying new tennis shoes is not the same as training for a marathon, feeling like

someone like me needs to own something like this, and my version of that, I just have a Lenovo laptop that was like \$400, \$500. And the coffee shop that I work at is almost exclusively a MacBook coffee shop, and I can't imagine that anybody cares or notices, but I am like, "Oh, I'm a total nerd, I'm a total like uncool dork who doesn't have a MacBook."

1:00:25.7 SB: And if I hadn't done this work, it would be very easy for me to convince myself that I need a 1500... I don't even know how much a MacBook costs, but y'all, I do 99% of my work in Google Drive, I do not need a MacBook, also keeping up with the Joneses. And also just like everything is... Everything is socially contagious. And so, not only what you're seeing on social media, but also your literal neighbors, your friends, everybody is remodeling their kitchen, everybody's upgrading their car, everybody is buying a second home, it's so easy to not even realize that messaging that you're absorbing.

1:01:07.7 NA: It was Bank Boost? Right? Your course where you teach this?

1:01:09.9 SB: Yes, yes, yes.

1:01:11.0 NA: Yeah, so I took that with you, oh my gosh, maybe 2014. It was a lot of years ago, so I remember doing this exercise. And the thing that... This was, again, years ago, so I don't remember all the details, but one of the things that I do remember that came up for me was my most regrettable purchases were aspirational purchases, like things that I was buying for either the person that I thought that I should be, or I'm gonna buy this and it's gonna then make me do this thing that I don't actually wanna do anyway, as opposed to being like, "Nicole, you don't even like that activity, so why are you buying supplies for that activity?" That I keep, so for example, I am not a crafty person to like, outside of cooking and baking, which I enjoy, the making things with the hands, I don't enjoy it, and I keep trying to tell myself that I should be someone with hobbies, I should knit, I should have fewer things on a screen, and any time I'm like, I'm gonna buy supplies for this, listen, I either don't do it or I do it for one second and don't like it, and I guess props to me for continuing to try new things, but there was something aspirational of understand the person that you are and not the person that you think maybe you should be.

1:02:12.4 SB: Yes. Yes. Shop for the person and the life that you have, not the person and the life that you wish you had, like my version of this, so I have two teenage stepsons, a husband who bike commutes to work, so he's always like dirty and sweaty, and a dog with black hair, and there was a... I had a white sofa, on... And I was ready to buy it, and not with a slip cover, that's not my life, it doesn't matter that I wish it was, 'cause it's not.

1:02:40.6 NA: Yeah, no, I love that. On the flip side, what have you learned about yourself from looking at the green category, what kind of things do really bring you joy to spend money on?

1:02:52.2 SB: Oh my gosh. So for me, I love novelty, and what has been great for me is to realize that is a scratch... At any price point, I can scratch that itch. For me, it can literally be like, I drive to a neighborhood I am unfamiliar with, I go to a bakery I've never been to, and I eat a baked good I've never had before. That's like \$3, and I can ride that wave for a week, it can be going to the coffee

shop I usually go to and ordering a different drink, like if we go on a day trip to a town I've never been to, watch out, I... That has been very... And it's funny because I travel a lot, and, which is quite expensive, and I'm not gonna tell you that going to Hastings, Minnesota, on a day trip is the same as going to Marrakesh, 'cause it's not, but just going to some place new and having new things in your eyeballs and eating at a new... For me that, it's incredible, it's amazing how close I can get to feeling the way I wanna feel in the 45-minute drive to a different town.

1:03:56.8 NA: No, that's huge, because I think it's so common, and I guess I won't say... I won't make generalizations, for me, I would get really stuck into the all or nothing mindset, or thinking, in order for me to feel like I have really traveled and did something fun, I have to go international, for example. Or something recently, I've moved to this new place where I don't know anyone, I mentioned having that friend date, recently, and a couple of months ago, when I was really struggling with feeling lonely and not having any in-person friends, and in my head, I thought that I had to meet so many people and make so many friends in order to feel better, and yes, I would like to have multiple friends, but I went on one friend date, one time, and it completely changed how lonely I was feeling, and I have follow-up plans with this friend, and again, it's just the start, but it was a really good reminder for me that you think that you're not gonna be okay until you have 10 friends, but one friend makes a difference, and if what you love from travel is novelty, seeing something that you've never seen before, if you bring that attitude toward the day trip to the next town over, it doesn't mean you can't also travel internationally, or you can't want bigger fancier things for yourself, 'cause of course you can, but I do think that there's a lesson there of We think it's gonna take this huge thing and maybe it doesn't...

1:05:14.1 SB: And it usually doesn't. It usually doesn't. The other thing that I know about myself is that I love, and I think this is part of why I also love thrifting, I love feeling like... I don't know what the right term would be like, "Whoa, I'm getting..." I'm doing something or I'm getting something, like it's sneaky, or it's a trick, or not everybody, not everybody can do this. And so I love doing things at a time of day or week that is not available to people who are working 9:00-5:00. I love a mid-day matinee, I love going out to lunch by myself, I love getting a pedicure at like 2:00 PM on a Tuesday, it doubles the enjoyment to do it, and at this point, I do most of my weekend things during the week, and then during the weekend I do boring things. I do all of my house projects on the weekend, and I save all of my fun stuff for the week 'cause it feels so much more exciting.

1:06:07.6 NA: I think what I'm taking from what you're saying is, there's so much power in specificity, and naming, I regret this thing for this reason, I made this purchase that I now regret because of this reason, I forgive myself for doing that, but here are the patterns and then, Oh, what are the common themes between the things that are bringing me a lot of joy. What's that about? I also think something that I, I know I'm not alone in doing this is, they'll be something that I think that I want, I know we keep talking about travel 'cause that's, I think that's an easy example to use, and immediately to say, "I could never afford that, I could never do that." And can you tell me about a time maybe that you had similar internal dialogue and then you actually priced out your dream...

1:06:50.7 SB: Oh my god, yes.

1:06:50.8 NA: And it was more affordable than you thought?

1:06:52.7 SB: Yes. Okay, so for a long time, I was saving up for this duplex, and then we got the duplex and I was like, "Okay, what is my next? What is my next date..." In my mind, "big audacious," what is my next big audacious goal that... Wow. And my next big audacious goal was to spend six weeks, so I live in Minnesota, we have six months of winter, I want to spend six weeks every winter after the holidays, in Merida, Mexico, I wanna rent a two-bedroom, like a condo with a pool in the courtyard, and I want friends to come down and stay in that spare bedroom, and the friends can just stay there, they don't have to kick in, this is what I want. And to me, that feels like rich people shit. To me, that really feels like, that is fancy. Wow. And now it is possible that when I was initially pricing this out, 'cause it was during the peak of COVID, it is possible that the prices were artificially low because of COVID, but when I priced out a two-bedroom with a little pool in the walkable neighborhood of Merida, it was \$1500 for six weeks, which I 100% can afford, and I don't know what I thought it was gonna be, but it was mind-blowing to be like, "Oh, I could do that literally now."

1:08:10.5 NA: Yeah, and so much of it has to do with what we've internalized about what is and isn't for us, 'cause you've said a couple of times that you are the person that needs to be convinced to spend \$30, and whether that's something you like about yourself or not, there definitely is a domino effect of that gets the... It worms its way into your brain, if I am not a person who spends money, maybe the story is, I can't afford that, or I don't do nice things, or there... And these are all, could be morally neutral statements, right? But I see how then this idea of, I'm gonna go to Mexico for six weeks, well, that's for fancy people, that's not... That's not for me, but if you want it, let's figure out how it could be for you.

1:08:48.0 SB: Yes, yes. And it's, I think also something that I think about like, I have extremely mixed feelings about... Not even mixed feelings, I'm not... Manifestation is not necessarily for me, or rather... In my understanding, maybe there's a different definition of manifestation that I'm not aware of, that being said, I think there is definitely something to be said for normalizing things and understanding the reality of things and normalizing them, and... I have friends who have accomplished things and done things that were never even on the table, I didn't even know that normal people could do that, but then if you know enough people who've done it, it becomes very like, "Oh, okay." That's honestly how I felt about buying a duplex because I know, bizarrely, two other women who bought historic duplexes, and it seemed insurmountable, and then these totally, like very smart and capable, but generally pretty normal women figured out how to buy historic duplexes in the Twin Cities, and it made me realize like, maybe this is not some dream in the sky, these are these other people who figured it out, so maybe I could also figure it out.

1:10:00.9 NA: Yeah, it's like we were saying at the beginning, that just, you start Googling, you start somewhere, I could learn this thing that I don't know.

1:10:06.8 SB: Yes, yes, yes.

1:10:09.9 NA: Yeah, definitely, but, and I also think it's, so much of the money stuff, obviously, it's

about more than money, but it's our internal stuff, but then there's also, I would imagine, and maybe this didn't come up for you, but in the, "I'm gonna leave my family and go to Mexico for six weeks." I think it would be very easy to have the fear of, what are people gonna think about me? Are they gonna think that I'm this fancy rich person? As if... Maybe they think that's a good thing. That's aspirational. Maybe they think that that's a bad thing. Do they think that you should never leave your husband, it's... And we can make ourselves just crazy wondering about what other people are gonna think, like if it brings you joy to do it, do it, as long as it's not something that's harming people.

1:10:48.2 SB: Yes, yes. Well, and I, most... Not most, all of my friends, they know me well enough to know that half of the stuff in my house I found on the side of the road, and they... So they know that if I have... If I'm doing something, they also probably know that I like, "And then I point-stacked all my credit cards, and then I did this..." I'm always finding some way to do something and incredibly strategically, so I think anybody who knows me knows that. And I love my husband, I love my stepsons, and if I was going to rank the identity markers that I give to myself, like, yes, being a stepmom is important, yes, being a wife is important, there are lots of other titles that I would give myself that are just as important. And I think everyone in my life knows that, so my eldest stepson has graduated and my youngest stepson... We live in St. Paul, he goes to school in Minneapolis. I don't have the bandwidth, the time, or the interest to drive him to and from school, and my husband bike commutes to his job, so that means that he rides the public bus from St. Paul into Minneapolis. And people in our neighborhood, most of my friends, that is not something that they would have their teenager do. Ride a public bus in a metro area to a public high school.

1:12:15.3 SB: And so when I say that, that Otto rides the number eight or whatever, I pretty frequently get some semi-scandalized, like, "You let your kid ride the public bus through this major city to this... A public high school that has like 1500 kids in it?" And I'm like, "Yeah, I don't... I'm not, I start work at 9:00, I'm not gonna drive him, and Kenny bike commutes, so that's... He wanted to do open enrollment, we live three blocks from the high school, he wanted to do it, this is how he can do it." And so I've honestly built up the muscle of like... I don't know if I'd say like I've built up the muscle of not caring, but kind of.

1:13:05.7 NA: But I think it's interesting, not to put you on the spot totally, but I'm just so interested in the psychology of all of this, because when you were saying that most of your friends know that a lot of the things that are in your house, you found on the side at the road, all of that, it's funny that almost, not defense mechanisms that we build up, but it would also be totally fine if every single thing in your house you bought new and you were still gonna go to Mexico for six weeks, right?

1:13:29.5 SB: Yes, yes.

1:13:30.5 NA: It's, and I know that you're not saying that you're allowed to go to Mexico because you thrifted these other things, I think it's pretty clear to me that something that brings you joy is the strategy of it, but...

1:13:40.3 SB: Yes, it's being...

1:13:40.4 NA: You seem to be like... Yeah, like how can I get in the system? How can I...

1:13:43.9 SB: Yes, truly. Truly.

1:13:46.6 NA: And that's not true for everyone, some people, what will bring them joy is, "Take my money, I don't even wanna have to make any decisions," and that's valid too, and that's why I love talking about this.

1:13:54.9 SB: Yes, yes. And I think... I remember, whenever anybody's like, "Oh, I like that outfit," or whatever, 99% of the time I'm like, "Oh, that's from Goodwill," or, "Oh, it's from Old Navy," or it's like, "Old Navy via Goodwill." And I would say half of... I would say third of it is like, that is Midwestern culture, Midwestern culture is, "I got it on sale at TJ Maxx, I will tell you how little it was, I will tell you the discount I got." I would say 30% is Midwestern culture, 30% is maybe a certain amount of defensiveness, and I would say probably at least 30% is, "I want you to know... " Which is honestly where my blogging came from, is like, "I want you to know that this thing that you admire is accessible to you. I want you to know that the thing that you want is more available to you than you maybe thought."

1:14:48.0 NA: Yeah, or even, let's say for whatever reason it wasn't accessible, I think that it's really generous to tell the truth, because it would be, whether it's an outfit or you're gonna be in Mexico for six weeks, for me to do the story of, must be nice for her, I could never afford that, and maybe I couldn't afford it, but for you saying this cost \$1500, the flight cost this. I am working while I'm here, it's not that you need to justify that, and it's not that we owe each other printouts of our credit card statements, but the whole reason I'm doing this podcast is because I think what so many people tell me that they're craving, and what I'm craving is just neutral honesty. How did you make this happen? Oh, you got a \$200,000 gift from your grandfather. Great, glad that you were able to do that. Oh, you bought this at a thrift store, there's something really powerful about telling the truth about how you got from point A to point B.

1:15:41.6 SB: Yes, yes, I really feel like talking about money is a gift to people, and to everyone around you, I vividly remember we were at dinner at some friends' houses, and they had just bought this really nice house, and I knew what her job was, and I knew what his job was, and I knew what the general salaries in those industries were, and it did not necessarily align with what I was pretty sure the price tag on this house was, and somebody was saying something about like, "Oh, congratulations on your house," and then the wife, and I don't know she... She'd had a few drinks, and I don't know if she would have said this otherwise, she said, "Oh, it's not our house. It's the bank's house, and your parents' house," like gesturing to her husband, and it immediately made me feel better like, "Oh, I don't need to feel bad about myself that I can't afford this house, because they got help," and that's zero shame, good for them, and awesome that their parents could do that, and it also makes me feel less bad that there's not some secret that I'm not in on, it's not like everybody has some skillset that I don't have, they just got help and that wasn't available to me, and that's fine.

1:16:48.1 NA: Yeah, totally. I don't know if you're gonna have an answer to this question. But

someone in my Patreon community put it forth for this season to talk about. So I'm gonna ask, and if you have things you wanna share, great. Ideas for how to earn more money, particularly for people who are not self-employed.

1:17:07.2 SB: I would... It depends on where you live. So if you live in a decent metro area, if you go on to the free section of Nextdoor, the free section of Craigslist, or if you figure out the large garbage pick-up days, you would be amazed at the things that people get rid of for free because they cannot be bothered to haul it to Goodwill, and they cannot be bothered to sell it, on multiple occasions, I have... And not even stuff that needs to be flipped, but literally, you go pick it up, and then you bring it to your house, and you wipe it down, and you put it in some good lighting and you put a plant on top, and then you sell it on Craigslist for 40 bucks. I have done that a bajillion times, that's what I would do, literally go get free things, clean it, take a better photo, and write a good description, and then sell it. And also side note, the other thing that I do that makes it a lot easier, is, we have a three-season porch on the front of our house, and I put it on the porch, and so I write the listing, and I say Venmo to hold, or cash, and I have never sold anything that...

1:18:22.5 SB: I think the most expensive thing I sold was 60 bucks. If I had something for 300, I would probably have a different approach. But Venmo to hold it, they Venmo me, I tell them the address, and I say, "It's on the porch, pick it up at your leisure," and I'm sure there are people who are like, "That's too scary." Honestly, I don't care, I've never had any trouble. Nobody has tried to murder me because they know my address, and also, when it's Facebook Marketplace, I can see your profile, so make it a lot easier for yourself, don't like drive across town to meet somebody in the parking lot of a Walmart. Don't set up showings, just be like, "This is it, come and look at it, put cash in the mail box or Venmo me," and then you don't have to arrange pickup times.

1:19:07.0 NA: Alright. Turn free stuff into other stuff. Anything else that has worked for you?

1:19:09.2 SB: Yes. I would say just being... Literally going through your bills and double, canceling subscriptions that you're not using and negotiating, price checking every single thing that you have, all of your insurance, all of your streaming services. And the other thing that I think a lot of times people are nervous about negotiating that stuff down, they feel anxious, they feel like it's kinda tacky, but it costs companies three times as much to convert a new customer as it does to maintain an old customer, so you are in a position of power. What I usually do is I will find out like, Okay, T-Mobile is running this thing for new clients, and I use this service, and then I call my service, I'm like, Hey, I'm gonna switch to T-mobile and unless you match this. And 99% of the time they do.

1:19:58.8 NA: Okay, so for someone who's afraid of doing that, is that that's your strategy, like find something to go in like specific that you're asking for?

1:20:07.7 SB: Yes. But there is... I forget the name of it, but I'm sure you can Google it, there is literally a service where they will do it for you, and I think you get 60% of the difference, so you just tell them, These are my bills, and then they negotiate the prices down and you get like 60% of the difference.

1:20:21.0 NA: I love it, I love it. What have we not talked about that you really wanna talk about?

1:20:26.9 SB: Oh my gosh.

1:20:28.3 NA: What's on your mind money-wise these days?

1:20:30.6 SB: Something that has been very effective for me as a human is to make choices with my future self in mind, both in terms of health, in terms of my career, in terms of finances, I'm always thinking about what would be good for me, like 20 years down the road, so you know, I'm always putting money in retirement funds and whatnot, and that is great, and has served me well, and I think that sometimes it comes at the cost of my current self, because your future self is always there. So instead of like... The kitchen is still kind of messy, and instead of sitting down and reading a novel, I'm like, Well, I need to take care of my future self. So in the morning when I wake up, I have a clean kitchen and that's great, but then by the time I am done cleaning the kitchen, I need to go to bed. So both in terms of finances, yes, I wanna be wise and invest and what not, but I also wanna make for sure that my current day life is nice. So that's something I've been sort of trying to figure out how to navigate.

1:21:32.1 NA: And I feel like that's a wildly relatable question of how to take care of both current you and future you particularly... It's one thing if you have abundant financial resources to feel like, Okay, I'm maxing out all of my retirement things and I have this happening, but if when you're making choices of pleasure for current you versus something for future you and maybe you're not as much in that situation now, but it sounds like you have been in the past. How do you make those decisions? You personally...

1:22:07.1 SB: I, sometimes to my present self's detriment, I am very future-oriented, that's why I was able to save 80 grand in a year and a half, because I was like, I will exclusively landscape my yard with free hoses from Nextdoor, and our date nights will literally exclusively be like picnics of things from our fridge, and it was fine, we got through it, but I don't wanna live my whole life like that. So some of it is honestly, literally forcing myself to spend money or to do things like I really like getting massages, and I recently kind of forced myself to buy a massage pack at my massage parlor, because if I buy the pack then I "Have to get them." because I've already paid. So that's something that I'm thinking about. I'm also sort of just thinking about our house is a duplex, but our basement has an exterior door and gets a surprising amount of light has a 8 foot ceiling, so it would be very easy to turn it into another rental unit, and that would be a very good financial decision, and also, is that really what I want? Like, Do we want a basement full of strangers in our house, do I want to navigate the process of having a basement finished, but it would be...

1:23:26.4 SB: Doing that, we would basically have no cost of living and we'd be able to pay for the boys' college so much easier and we could retire earlier, but also like, do we want strangers living in our basement?

1:23:37.8 NA: And then there's a whole other conversation of the effects of land-lording, how do you even feel about being the person who's... This is something that I've been talking about a lot of

that... It's not that you're providing housing for someone, I guess it's technically in your property, so maybe there is... It's a little bit different, but they're buying up multiple properties to rent that it's... You're hoarding housing to then sell back to people, which I know is... I'm not saying that at you, I'm saying I have thought about that quite a bit.

1:24:04.7 SB: Yes, but then the other thing is like fun fact, Minneapolis is the... Not Minneapolis, St. Paul is literally the only city in the country that has 3% rent control.

1:24:19.3 NA: Really?

1:24:19.7 SB: Yes, we have the strictest rent control in the country, and a lot of landlords don't like that, I don't care, we're already renting to my mother-in-law at like half of what the rate is, but thinking about all these things of like, Yes, it's a good idea long-term, am I interested in the work and stress that goes into it? But then when I think about how good it is for us to own this duplex, to have my mother-in-law living underneath of us, to have... We have family dinner once a week, you know. It's extremely wholesome. It's great for all of us, and it was a three and a half year process. That was like an absolute... It was so exhausting and hard. So am I burned out on exhausting the hard things or do I just need to keep doing them over and over again. Is that what life is?

1:25:08.9 NA: But it's even evaluating your current capacity because not doing it now doesn't take it off the table to do in the future, and I do think you're bringing up something really interesting of what are the things that even if they are "a smart decision" for any number of reasons aren't the right choice for you, maybe because the pay-off in emotional displeasure is too high, or like mental health or burn out, or a mismatch of values or any of those things, like something could be seen as a mainstream smart choice and for whatever reason you are also allowed to not make that choice...

1:25:46.0 SB: Yeah, for sure.

1:25:49.1 NA: Which I think applies to all this stuff that we're talking about...

1:25:51.0 SB: Yeah, absolutely. Yeah, and they're totally... There are definitely things in my life where I'm like, I know it's... I know it's not the best "it's not the best decision." I don't care, I'm doing it anyway. Or vice versa. But yeah, I'd say those are my money things that I'm sort of noodling on at this point.

1:26:07.6 NA: I feel like the thing that I have been thinking about, and this certainly isn't new for me, and won't be a surprise to anyone who knows my money class history, I've realized how much of my life I've spent having, not a fear of comfort, but a fear of my life getting too expensive, because what if I lose it, what if I get used to a certain... Because that's exactly what happened to my parents, they had really expensive tastes, wound up losing all their money, filing for bankruptcy, nothing was ever the same again. That's a very TLDR version of that, but it's now having moved from living in a tiny van and bouncing around to being in a home, and there is a part of me that's... I don't know, afraid of losing some of my resilience if I get too comfortable... For example, at the time of the recording, it is one billion degrees in this house, and we don't have the air conditioning,

we have one little window air unit that we've been moving from room to room, it's so hot, it's so humid. And there is part of me when we're thinking about, should we get air conditioning, okay, well then I'm gonna get accustomed to living in this beautifully temperature-controlled house and what if future me can't afford that.

1:27:15.4 NA: It's such a funny... I don't know, that's what I am thinking about now.

1:27:17.9 SB: I don't know. Oh, I totally get it. Without getting into the specifics of it, we were in a situation... We were in a situation for three months where it seemed like our financial situation was going to change for the worse, there was a three-month period where there was a lot of uncertainty and it was unclear what was gonna happen, things worked out, everything's fine, but I'm not kidding you, for those three months, when it seemed like our financial situation was going to change for the worse in a very significant way, I truly maybe spent \$200 in three months because I was like, I gotta strengthen that muscle again, I gotta figure it out. It's right back to like... I am not kidding you. I would go to the... I love to garden, I would go to the greenhouse and I would like look at plants, I would pick them up, I would look at the price tag, and then I would put them down. Because I would be like, I can get this for free in the Nextdoor, I'm not buying a peony, and then I would just scroll through Nextdoor to find somebody, and I mean like... I mean, that's clever. And also, girl, what? I was like, I'm not spending \$16 on this plant that I could get for free, and that's like a good skill set to have, but also like... What's going on there psychologically?

1:28:37.9 NA: Yeah, which is definitely for me that what I don't trust that if I'm more comfortable than I have been at times in the past, that I wouldn't be able to then adjust again, I don't know, there's definitely something to that. But yeah. It's all fascinating. Interesting, anything else you wanna mention that we haven't talked about? You've shared so much.

1:28:58.6 SB: I don't think so. I think... Well, something that we were talking about a little bit before this officially started, is we were talking about activism and donating and contributing and whatnot, and... So I used to work in the non-profit sector, and as somebody who worked in the non-profit sector, who interacted with volunteers, and I think most people who work in the non-profit sector would tell you this as well, that most of the time, what is actually beneficial to the causes is money rather than very well-intentioned volunteers who are maybe not super well-trained or require lots of supervision and lots of hand-holding. And so knowing that for the past, I don't know, four or six years, the vast majority of my activism has been in the form of like clicking a donate button, setting up ongoing donations, I know that that's effective, and I know that it is what those organizations need, and it doesn't have the positive benefits on my mental health and well-being, that sort of like boots on the ground stuff does. And so I have been thinking, we were talking about how do we... Not that it's any non-profit's responsibility to make me feel better about myself and my place in the world, of course, but how do I feel like I'm contributing? Like, yes, I am contributing financially, but clicking a button with your mouse, it literally doesn't activate the same brain chemicals as like being in an ESL classroom and helping people or whatever.

1:30:36.7 SB: So that's something that I've been thinking about in addition to my financial donations and stuff like, what are the things that I can do that honestly are for me, they're beneficial

to these causes that I care about, but how can I get my brain to feel better and less overwhelmed and... Less hopeless and powerless?

1:30:57.7 NA: Yeah, it sounds like maybe more of a deeper audit of what are the skills that you have to offer, who out there is asking for those with causes that you're aligned with, and it probably takes a little bit more work to figure out where you slot yourself in in a way that's mutually feels good and that you're part of more community care and also... I'm sure. Totally worth it to do that. Yeah, I'm glad you brought that up. Definitely. Okay, last couple of questions for you. What is something that you are excited to spend money on in let's say the next year?

1:31:34.0 SB: Oh gosh. So I am doing a very big trip, and I will just tell you right now how I strategized it. So I have a friend a million years ago, I wrote the copy for her website, she owns a luxury fitness retreat company, fitandflygirl.com, go check it out. And she runs retreats all over the world, and she has hosts who run her retreats who are basically like the chaperone for like 15 women who are on these luxury retreats, and I have been a host for her retreats for the last like six years, and what's great is she pays me to host the retreat, and she also obviously covers my flight back and forth. And she doesn't particularly care. Like if I stop over in England for a week before I go to Morocco, as long as it's the same price as a direct flight, she doesn't care, and so I have cobbled together almost a month of a trip that I think is basically gonna end up being free. So I'm going to the UK for about a week and a half, and then I'm going to Morocco for a week and a half, and then I'm going to Portugal on the way back for a week, so I am very... So I'm very... So I am spending money but also like kind of not...

1:32:46.2 NA: I was gonna say so you are excited about your free trip in which you are not spending money for... You are consistent. Your brand is consistency. I love that.

1:32:52.7 SB: But I would also say I'm nervously very excited we are getting our house repainted, I am very excited about it. The previous owner installed white vinyl windows and there is no white on the rest of our house, so every time I look at it, I get all like, Oh yeah, those cheap windows, so we're painting all the trim white, so the windows disappear, and I'm so much more excited about it than you would think.

1:33:14.2 NA: I love that. That's great. If you could leave people with one affirmation of sorts based on the conversation, what would it be like? What's your wish for everyone listening?

1:33:23.5 SB: My wish is that you can figure out what makes you happy and align your spending with it, because you will spend less money and enjoy the money that you spend more.

1:33:33.5 NA: Beautiful. So I was gonna ask where people can find you, but you are not an internet person anymore...

1:33:36.6 SB: No, you can go to yesandyes.org and read 14 years of archives. And if you want to, there's a self-paced version of the course that we were talking about it's called Bank Boost, I believe the software [1:33:50.9] version is like \$72. So if you want to take a course that has

worksheets and slides and videos that goes a lot deeper into all that, you can certainly do that.

1:34:01.1 NA: And then just one more reminder of the type of client work that you're doing.

1:34:04.9 SB: So I'm doing retainer-based marketing, copywriting, consulting, social media and course development, my retainers are 2 grand to 4 grand, and you get between 9 and 20 hours, the bigger the retainer, the sort of cheaper it is, and you get between 9 and 20 hours a month, and I am a Virgo INTJ of Germanic heritage. So one hour of my work is like three hours of a normal person.

1:34:32.2 NA: Oh my God. Germanic heritage Virgo. I like that just imagining that as your business card.

1:34:36.9 SB: Oh my God, it's like would I recommend it... No, but this is what... This is the software that came installed, so I'm just going with it.

1:34:43.5 NA: Oh my God, it's fabulous. Thank you so much Sarah.

1:34:47.5 SB: Thank you.

[music]

1:34:49.5 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. 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.

1:36:04.4 NA: 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.

1:36:49.7 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 other people in our community. Okay, friends, until next time.

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