



Rants and Randomness with Luvvie Ajayi

Do Good Work (with Tiffany “The Budgetnista” Aliche Smith) - Episode 34

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Yo, my peoples welcome to Rants and Randomness. I'm Luvvie and this is my podcast where I'm talking about things that I'm loving, the things that I'm side-eyeing, and having really good conversations with really good people. I am here at the [Chicago Recording Company](#) bringing you all the radio voice, as always.

And in this episode my feel good is the fact that I'm on the cover of the [Muna Luchi Bride](#) magazine. I am ranting about people who love to announce that they're unfollowing you and spotlighting the Google PRX podcast series that y'all should definitely be listening to. And my guest is the brilliant, dope, amazing Tiffany Aliche, AKA The Budgetnista. Let's jump into it.

Today's episode of Rants and Randomness is brought to you by Universal Pictures', [Queen and Slim](#). It is a film written by Emmy Award winning writer [Lena Waithe](#) and directed by the Grammy award winning [Melina Matsoukas](#).

And let me say, yo -- it is what collaboration of brilliance looks like. It stars [Daniel Kaluuya](#), who you will remember him from his Academy Award nominated role in Get Out, and rising star [Jodie Turner-Smith](#).

What's it about? It's about a Black woman and a Black man who go on a first date together and it's disastrous. And what happens when they're pulled over by a cop changes their lives completely. This film goes on to grip your heart. I saw it at a screening and it's the type of film that makes you thankful for art. Everything about it, from the story to the visuals, the soundtrack, it's gorgeous. It is a love letter to Blackness. Gut wrenching. It's stunning. And it's one film that I think everybody should go watch. Queen and Slim is in theaters everywhere on November 27th. You don't wanna miss it. Go watch that.

Feel Good

[00:01:47]

So I'm feeling good about the fact that I am the cover girl for the Fall 2019 issue of [Muna Luchi Bride magazine](#). Muna Luchi Bride magazine is the biggest multicultural wedding magazine, I believe in the world. And a few years ago I actually went and spoke and did a branding keynote at their annual conference which is called the [Coterie Retreat](#). So, when I announced that I was getting married and as wedding planning was starting, Jackie Nwobu, who is the Founder of the magazine, she emailed me and invited me to be the cover girl, and I was like, “YES!” She's a great friend and yeah, it just made so much sense.

And then she also did the thing that friends do, she was like, “Do you need any help with wedding planning? Do you have your vendors?” And she helped me find a bunch of my vendors, I talked about that on my LuvvJones Wedding episode. She was great in helping me source vendors because of course she knows all the great wedding vendors in the country who are Black, who are talented, who are brilliant.

So, yeah man, saying yes to the cover was ... it was easy, it was super easy. So we did the shoot in Chicago. She brought a whole team from New York City -- stylists, make up artists, she brought, I mean, we had like thirty dress options. We ended up going with seven different looks from seven designers. My make-up was by the really dope [Felicia Graham](#). It was her first time doing her face and that lady beat my face like she had been doing it for years -- so good. And my hair was done by [Sidiku](#), who then, on sight, was like, “Hm, I wanna put a turban on you.” Left the shoot for twenty minutes, went to a fabric store, came back with a white leather turban, and the look that she did that for ended up being the cover look. I’m talkin the moment that she put that turban on my head and I put on the gown, everybody was like “That’s the cover! That’s the cover!”

So yeah, the cover dropped a couple of weeks ago and it got amazing, amazing, amazing feedback from all of social and people were gagging. I really felt like a fierce angel because, I mean, that cover is fire. It’s fire.

And, to make it even more extra, the cover is the first time the Muna Luchi has done a black background. So it’s this black background, this white text, me in all white, and these orange lips. It was bomb. And the shoot was an all Black vendor team. Greg Taylor who actually catered our wedding, catered the shoot and had me eating good all day. It was all Black everything.

So I’m feeling really good about that. The issue drops this November, this month, and you can order it online at [MunaLuchi.com](#). Use the code MunaLuvv to get 10% off. That’s M-U-N-A-L-U-V-V. So there’s a full spread of me in there, it’s 15 pages I believe. Get your copy. It’s a whole vibe, aight? Do that.

Rant

[00:04:48]

Alright so, my rant this week is people announcing that they are unfollowing you on social media. Here’s the thing: What happens is, sometimes people find themselves disagreeing with you on your opinion. Me? I’m the side-eye sorceress, I’m the person who’s looking at everything sideways like, Hm, I don’t believe that, or Hm, we can fix that, or Hm, I call bullshit. Right? So, the thing is I already come off the bat knowing that a lot of people will disagree with me. Here’s the thing: my job is not to make people disagree with me or agree with me. My job is to speak my truth in the most thoughtful way possible. And what that just automatically means is people will disagree. That comes without saying. I am open to clean discussion.

But what I hate is when people throw an e-tantrum and say “Oh my gosh, you said this thing, I’m unfollowing you” as a comment on whatever post it is.

Now I'm always wondering. Why must everything be a press conference? If you want to enter a dialogue, be constructive with your critiques, we can both grow as individuals, let's do it! That's very mature, that is grown up. Ok, we can have dialogue, discussion, whatnot and go back and forth, even though I do have a limit on back and forth that I do. Three messages and I'm out, I'm tapped out, I ain't got time for that.

But if you just angry and feel the need to announce that you are unfollowing from your online soapbox, you can keep it. I beg, keep it. Ok? Nobody necessarily cares that you're unfollowing, and this is not to be callous. WE all live in a world where, because of social media, because we're able to constantly get our thoughts out there, sometimes we also think that the world might revolve around us. So I think that the idea that we think it's necessary to sometimes tell somebody, I'm unfollowing you because I disagree, is whack. Ok? It's fine, you can unfollow whoever you want. There's nobody forcing you to follow anybody, you can block you can go to spam. You actually don't necessarily have to tell the person who's platform you're on that you're unfollowing them. It's quite unnecessary.

Our rage is not somebody's else's responsibility all of the time. And just even beyond me, no one that you're following wants to hear you declare that you're no longer going to follow them. It is a free country, free world. Make it do what it does.

So yeah, I think it's just side-eye worthy when people do that, because I'm just like, What is the purpose, do you want the other person to be like, Oh my god please don't unfollow me, oh no my feelings are hurt, Oh, no I take back what I said. That's probably not going to happen so just keep it. We don't need the press conference. Let it go.

Be a carrier of all and go home if you're not going to unfollow anybody else and yeah, that's it.

Randomness Spotlight

[00:07:44]

Ok. So. My spotlight is -- I am very excited because I started both my podcasts, this one and [Jesus and Jollof](#) -- last year. I started Rants and Randomness in February 2018 and then started Jesus and Jollof started in July 2018. Podcasting is a really cool way to get information in front of people, I love being able to drop into your phone feeds and be like, Yo what's up this is who I am this is what I'm talking about this is what I'm thinking. And I really believe in democratizing access to information and to content.

You know, a lot of times people are wondering how do I have my own podcast? What do I do? You know, I want to do this thing, I want to be in someone's ears just like this. Some of you are podcast obsessed. Do you find yourself sometimes saying "I could do that" and then you're wondering, Should I?

Well, so I'm excited because I ended up being asked to be host for a new series called [Podcasting 101](#) that was brought to you by [PRX](#) and the folks at [Google Podcast Creative Program](#). So it is a video series of 10 videos hosted by me and [Sean Rameswaram](#) who's the host of [Vox's Media daily](#)

[news Podcast Today Explained](#). So in this instructional series, me and Sean drop knowledge on timing, recording, interviews, script writing, podcasting. All things podcasting. From how do you publish it, like how do you actually get this in their phones, to, how do you determine what your podcast is going to be about, to how do you actually record audio so it sounds good if you're not in a studio like I am right now? You can do it yourself in your own house. And we even go over stuff like editing basics, publishing, we talk money, like how do you monetize a podcast? So if you're wondering about podcasting, if you want to do it you just don't know where to start. If you've been podcasting but you still need some tweaks, or just want to learn, you're a lifelong student, this podcasting series is dope. And it's free.

That's the whole democratizing access piece is you don't have to pay for it. That's why Google is there and PRX decided to do it. It's already dropped all over the internet and it's also been transcribed into 5 languages. Like Arabic is one of them, French, Portuguese.

So we want to make sure that everyone has access to this information so that the difference between you not having a podcast is, I don't know where to start. Now your only excuse will just be, Oh I've just been procrastinating. So you can view the whole series at [GoogleCP.PRX.org](#). [GoogleCP.PRX.org](#) I want you to watch it, check it out. You know I think it's going to be really helpful.

People have already been giving me great feedback about it on social. Folks who have already watched it said that they took notes, so get a notepad out while you're watching it. And if you're loving it, send me information about it. Like tell me what you're liking about it, tell me how it's being helpful, I love getting your feedback about the stuff that I'm working on. So y'all can definitely DM me, tweet me about it. My handles are @Luvvie everywhere.

But yeah, check out this video series, it's Podcasting 101, brought to you by PRX and the folks at Google Podcasts Creative Program. It was fun recording it, it was a whole day in New York, we had a whole crew. But this is the thing that I actually wish I had when I wanted to podcast five years ago, you know. If I had this, I might have started podcasting regularly faster. If I had this I might have been able to convince somebody else to podcast faster. Pass it on to somebody else who you think would benefit from it and learn some good stuff and hopefully you join the podcast family and start creating your own content. Maybe weekly, maybe every other weekly, maybe monthly -- however you do it, start podcasting.

This episode of Rants and Randomness is brought to you by Queen and Slim. It's a film from Universal Pictures from the genius minds of Grammy award winning director Melina Matsoukas and Emmy award winning Lena Waithe. She's a great writer, she's a great producer, she's all that.

What's it about?

What if you met your soulmate on the worst day of your life? What if your life changes in an instant and the stranger you're with has to become your best friend. The lead characters are played by Academy Award nominee [Daniel Kaluuya](#) and new star [Jodie Turner-Smith](#). In this saga that takes you on a real emotional roller coaster. This movie is beautiful, y'all. I walked out of the screening ready to shout it from the rooftops. It's so international. It's beautiful. The story, the power of community, the music, the visuals. Lena and Melina are genius goddesses and I stand.

Queen and Slim is in theaters on November 27th so go watch that ode to Noir pixie dust. It's everything. Everybody must go watch it, and take some tissues with you.

Alright, and now let's get into my amazing conversation with Tiffany Aliche aka The Budgetnista.

Interview with Tiffany Aliche

[00:12:50]

Luvvie: Rants Fam, join me in welcoming my girl Tiffany Aliche to the show. But first, I'm gonna tell you a little bit about her. Tiffany, what's up, what's going on?

Tiffany: Not bad. How are you?

Luvvie: Yo, I'm excited to have you on this show. Let me tell these people how epic you are. Okay. Tiffany Aliche is, or Tiffany Aliche-Smith. Are we adding the Smith to it? Are we adding a Smith to it?

Tiffany: Girl, go ahead with Mrs. Smith.

Luvvie: Go ahead. Mrs. Smith. Tiffany Aliche-Smith is an award winning teacher of financial education.

She has made it her mission to empower women and provide them with access to the tools and resources needed to create a better life for themselves and their families. Through her company, [The Budgetnista](#), Tiffany has created a financial movement, has helped over 800,000 women worldwide, collectively save more than a hundred million dollars and pay off over \$75 million in debt, purchase homes, and transform the way they think about their finances.

She co-hosts an award winning podcast called [Brown Ambition](#). And she has an online school called the [Live Richer Academy](#) that teaches women how to create, implement, and automate their own personalized financial freedom plan. And Tiffany also happens to be my West African Voltron sister and one of my favorite people.

Tiffany, thank you for joining me.

Tiffany: Thank you for having me.

Luvvie: Oh my gosh. Much overdue to have this conversation with you. You are one of my faves. And I always call Tiffany with questions and life situations, so she has all the gems to drop. So I always, I always start this podcast by asking my guest like, what did you want to be when you were growing up?

Tiffany: You know what? It's so crazy. Cause I became it. I wanted to be a teacher when I was growing up and in my early twenties, and also throughout my twenties, I was a preschool teacher for 10 years.

Luvvie: Wow. So you were five years old and knew you were going to be a teacher.

Tiffany: Yeah. I wanted to be a teacher because I was, I'm one of five girls. I have four sisters and I was always super bossy. So I love telling them what to do. And I was like Oh, teachers get to do all of that. So, yeah, I knew I wanted to be a teacher, but I can remember in college when I had to choose my major, I majored in business. I didn't choose teaching cause I was like, I don't want to be broke.

That's what I thought, you know, teaching meant. So I thought I'll, you know, I'll go into business and until my internships showed me that I was not built for corporate America. That was like, you're not gonna steal my soul and my joy. So, I returned to my dream of teaching and I did that and I loved it.

Luvvie: So when you graduated from college, you came out the gate as a teacher, what grade were you teaching?

Tiffany: Preschool. So right out the gate, my last year in college, I had a transformative trip to Nigeria, my first trip to Nigeria with my family. And I remember thinking you're about to graduate and you hate all of these corporate internships you have.

What are you going to do, Tiffany? Do you take the money? Cause I'd been made an offer, I think it was like a \$50,000 offer, from like, I don't know, some corporate agency and at the time that was like big money. Well, at least to me, and I remember thinking like, Oh God, but I, I hate it there as an intern, how am I going to live there as like a full grown working person?

And my friend who was a teacher during the summer, she was like a teacher's assistant. I used to help her out and I thought, I think I want to do that, but I was scared. I said, you know what? Because you know what, Nigerians, right? These are your options. Doctor, lawyer, engineer pharmacists. Everything else is a joke. Right?

That's the equivalent. So I was actually scared to tell, especially my father, I wanted to be a teacher because it was like saying, I want to be a drug dealer. Yeah. So, but I chose instead to take this teaching position. And I remember they paid me, I think it was \$39,000 a year. And, but I loved it when I tell you I loved it.

I loved the kids. I loved the challenge of it all. I loved transforming lives and inspiring people. And I worked like in the middle of the hood hood in Newark. And I even loved that because I got to really see like what struggles people were going through. And I had grown up learning about managing my money.

So I was actually helping parents and students at the same time.

Luvvie: So tell me about that. How did you, yeah, how did you learn about money management and finances? Cause you said your dad was a big part of that. What was it like growing up and how did you get that education about money so early.

Tiffany: So I was lucky. So my dad was a CFO of a small nonprofit, but he also was an accountant and he had his bachelor's, I think, in economics and his master's in finance. So money was a constant conversation in our house. So he was like, the academic teacher of money, this is how you budget, this is how you save. And my mom was the practical teacher of money because with five girls, you know, it was like.

And plus, you know, Nigerian, so you're always haggling. I'm like, I didn't know you could handle at Macy's,

Luvvie: No, not haggling in Macy's.

Tiffany: So I learned from her how to navigate in the real world when it came to money. And so we would, we would have weekly family meetings and our financial state was something that was always brought up.

And I didn't know that that was different or strange until college. And I found that none of my friends ever talked to their parents about money. And in fact, my college roommate, shout out to, let's call her Benthea.

She had debt collectors calling the dorm room, which at the time we thought it was hilarious to like, you know, play, play pranks on them. But I thought, you know, like, wow, how are debt collectors calling the dorm room? And it's because her parents had opened up credit cards in her name, when she was a kid. So I went home to my dad.

I was like daddy, that collectors are calling the dorm room for Benthea. And he was like, well, tell her to say this, this, this, and this. And that was kind of like my first foray into wait, knowledge can actually, financial knowledge can actually help someone. And so I started to become the Go To girl for in college about like, well, how do I say my stipend and how much should I put towards this debt, and should I get this credit card?

And so it started there and it didn't stop when I taught preschool because I was always really good at budgeting and saving. Cause at the age of 25, I bought my first house a condo. I was making \$39,000 a year, but in two years, I'd say \$40,000. So I was living off half my income.

I had bought my little putt-putt car right out of college and it was like maybe three or four years old. It was \$5,000 I paid for that cash. And, even when I moved out, I moved out with my sister. We got an apartment. It was 1100 bucks a month. It was all inclusive, and so that was 550 each. So I kept my expenses really low.

I bought all of my furniture for the apartment, bit by bit in cash, and so I was like the living breathing example of financial responsibility, especially in my twenties. As a matter of fact, I had a meeting with my Superman, my husband and I had a meeting with our CFP two days ago and she was like looking through some of our policies.

She's like, you have a \$300,000 life insurance policy already. I said, yeah. She was like, but girl, it says you got this when you were 25. Exactly. I was at 25 getting myself life insurance.

Luvvie: Girl, you were deep. You were more responsible at 25 than most adults are today.

Tiffany: Honestly, I was obsessed with personal finance, honestly, just from a young age, because I realized that knowledge of money really could equate to security and freedom, and I wanted to crack the code, and once I cracked the code for myself, even if I didn't teach preschool or teach financial education, I recognize in myself that I am created and made to teach like that is...

I could've been a haircare guru but I'd be teaching something and so once I learn something, I can't keep it to myself. I have to share with others.

Luvvie: So let's go back to when you guys would used to have the family meetings. Were your parents super transparent with how much money y'all had, or if you were struggling or if you had a surplus, what were the family meetings like?

Tiffany: Yeah, it was a mix. So my dad was actually really good and he went to, in his, as a youth, he was a teacher too, like in his twenties. And so he was really good at making financial education age appropriate when he taught us. So I can remember like at age five, me, like, I used to turn on all the water in the, in the house. I love the sound of running water and he was trying to figure out, I was Feng Shui before it was cool, you know! He was like, Should I beat this one?

I remember cause we didn't have much money. I remember that we used to have something called ice cream day, which meant that one day a week we would rotate days. One day a week when the ice cream man came around, you could go inside if it was your day. It was your, it was your week and go in and get a dollar for ice cream.

And so the rest of the sisters would have to just go into the freezer and get like, you know, our like store bought ice cream. And so I can remember running in, during the summer and saying, daddy, the ice cream man's outside, it's my week. May I please have my dollar? He said, ah, so my Nigerian name is Adoche.

Adoche, you're too late. The water man just came. I'm like, the water man came. He said, yeah, the water man came and I had to give him your dollar because every time you run the water, it costs a dollar. When I tell you I had a heart attack and woke back up, it had another heart attack, guess who never ran that water again.

And so those are the lessons that he taught. So, see that was so age appropriate because I didn't care about the water, but I did care about ice cream. So by nature of caring about my ice cream, I cared about the water bill. And he was also during family meetings, like they would show my dad was showed like here the bill.

So here. Oh, here's the electric bill from the month before. Here is the electric bill currently, and he was always leave it on the dining room table for us to always walk by and see, because it was centrally located. And he would say, if the bill went down, he would put money in our vacation jar. So we would be like, turn off the damn lights!

That's what it looked like. You know, we talked about like, you know, grades and chores and things like that, but we also talked about serious things. I can remember in high school, my mom lost her job as a nurse because her hospital closed its doors. And so my dad said, Christmas will come a little later because she did find a new job, but it doesn't start until January. So we're going to have Christmas, I think like early February. So we didn't put up the tree until the end of January, and that's when we had our presents and everything else. But he was always really transparent about, but not in a scary way. That's critical. It was always very matter of fact. And here's the solution.

My dad is very much solution oriented once he finishes yelling at you. Yeah. So yeah, it was those meetings where every I, I used to roll my eyes and be like, here we go. But I'm so grateful for those meetings. I

Luvvie: I think that is phenomenal because I don't remember ever having money conversations in that way and the way your dad did it to make it be like, okay, you might not care about the abstract idea of wealth or money right now, but let me tell you how it affects your ice cream.

That's genius. That is genius. So that is how you basically became this national group. So let's go back to you at 25 you got your condo, you got all this money saved. You had it all together,

Tiffany: I did, and then like every good story, it all fell apart. Things fall apart. The center cannot hold. Right. You know, [Chinua Achebe](#).

And, so the recession happened so well right before the recession, I was feeling myself. I said basically I was financially perfect. 802 credit score condo. Money in the bank. I had, I was dating a guy from college that we were together for six years, and so that relationship fell apart.

Then I said I wanted to learn to invest, so I reached out to a friend of mine who I thought was independently wealthy. He wasn't, he was a thief, and so I invested...what did I invest with him... I think like fifteen or \$20,000 with him and promptly lost all of that money. But because I thought that I was going to be making

so much money from that investment, I started using my credit cards for the first time.

Racked up another like, ten or 15,000 so I ended up with like \$35,000 worth of debt because I was like, woo, I'm about to be paid. He was gone within like a few weeks and all of that happened, and I thought that was bad enough, but here's the thing, had I taken responsibility, I was still making...I think by then as a teacher, maybe I was making fifty or maybe \$55,000 a year and I was still living off darn near half my income.

I could've paid off that debt and gone about my business, but I refused to take responsibility. I told myself, I said it wasn't my fault, it was his fault. And so I didn't do anything except for pay the minimum, cause I was hunting him down like a hunter to try to find him. And then the recession happened and our school closed within three days of us finding out.

Luvvie: Are you serious?

Tiffany: Let me tell you, the way my heart dropped because it was summer and during the summer, many teachers don't work and many teachers that don't work don't get paid.

So I had already lived off my summer savings and I was like, Ooh, school's about to start. And it was like, Oh yeah, so school is not going to start. We lost our funding. And I was like, wow, first of all, it was like, so now I've got this \$35,000 in credit card debt. I also had \$50,000 and I just got my, at 26 I got my master's, I've got my home, my condo, \$200,000 and now there's no income.

And when I tell you the level of freak out, I was like, okay. So I went from financially perfect to literally everything being wrong. I ended up moving. I was 29. And I remember being afraid to tell my dad all the mistakes that I'd made, but I slowly, my parents have a decent sized house and it's the house we grew up in.

So I remember just bringing like a vase home then like a blanket. Then my mattress and my whole life he was like, do you live here now?

Luvvie: Yeah, I do.

Tiffany: But he knew because he knew that my school lost its funding. So I think he didn't realize everything else. So he was like, Oh, okay. She's getting on her feet.

I'm like, Oh, I'm just renting out the condo so that way you know I can get on my feet until I find another job. He like, okay, well don't stay long. I was like, you know what? And it was the roughest from 29, I want to say, until 32-33 was the roughest time ever because 30 is when you feel fully grown. And I was living like a teenager.

I stayed with my parents for a year. I stayed on my sister's couch for a year. I rented a room, a room, like I just came home from jail. I'm in a room of four or five cause that's all I could afford, 500 bucks a month. I was driving by then my car was like so old. It was breaking down every other day. And I just remember feeling so disheartened.

Like how could I fall so far from financial grace, my credit score fell to a 547, I got all the money from my retirement account to try to save my house, only to lose it to foreclosure, everything. Oh, and that guy, we broke up like it just didn't work out. It was just too much stress. And so I lost everything.

Everything. And I mean, now I look back on it. I mean, I didn't recognize it as such, but I definitely was in a state of depression. And I just remember thinking, but so here's, this is my still my cure all for not clinical depression, you know? So there's a difference if you have clinical depressant, no matter how many happy movies you see, that doesn't affect that. It's hormonal.

But my depression really was situational because I was literally sad but for a long time. And I remember, I'm thinking, how do I break free from this? And it's still like a tip I share with people today that when I give myself of service to others, it helps me to feel better. And so I started doing all this volunteer work and I did any kind of volunteer work, whether it was kids, um, old people home, whatever, feeding the homeless.

And every time I came back, I felt better because I was. Taking the spotlight off the Tiffany show, which was a very dark and dangerous show. And so I started volunteering. And what I noticed is whenever I volunteered, I somehow would be teaching a financial lesson to whomever was there. You know, because I was like, even though it was a recession and everyone was struggling, I was struggling but a little less because I was managing my unemployment better than most people.

And so I found myself like casually, like, you know, teaching a lesson to the janitor, speaking to the secretary and showing her, this is, and this is how you save. And, and so I was doing that more and more. And then organizations start to hear about me in Newark, the city where I live and started asking if I can come and volunteer to teach.

And then one day someone asked me how much did I cost? And I was like, well, I don't cost anything. And I'm like, wait. Yeah, of course. I should cost something.

Luvvie: Yeah.

Tiffany: And I remember my little sister Lisa, who's the youngest, she like back when I was teaching preschool, I remember saying like, cause I was so good at budgeting.

I said, I should have a nickname, like the budget diva, the budget queen. And she was like, Oh, you know, the fashioning stuff. Like, Oh yeah. She was like, that's not you.

Luvvie: Oh damn.

Tiffany: Literally, that's how that name came about, her shadiness. And so I remember then I was like, you know, if I'm going to volunteer, I should resurrect that nickname and call myself The Budgetnista and I did, and it went from volunteering to getting my very first contract with the United Way where I used to volunteer.

They were like, can you teach a series of lessons to the community, which was really my favorite because I used to do one on ones with folks and they didn't have money to pay. When I started to transition into a paid business and it made me feel bad to take money from someone who didn't have money to pay.

So I didn't take any money. So we're both broke now. So I looked at my business model and I realized that I wanted my business model not to be a nonprofit, but to maneuver almost like a nonprofit where I made money, but it wasn't a burden to the people I was serving. And so the United Way was the first organization to give me a contract.

And, I wrote a series of classes and they paid me, and then I was able to offer it to the community for free. And that's how my online journey kind of started. It was that my job was to fill the class, so I started sharing on social, Hey, teaching a budgeting class tonight. It's free. Just come by Tuesday at 7:00 PM and I started getting known on social media because I was always posting about the class and what they learned and, and sharing that.

And I started getting messages from women in particular who lived in different states saying, you know, I don't live in Jersey. How can I attend your class? And I thought, Oh, I don't know how. And then I decided to take the series of courses and classes that I wrote for the United Way and put it online, and I called it the Live Richer Challenge.

And my goal was I remembered the first year, my goal was to get, it was 2014 or 15 I said, I want to get, I want to get 10,000 women signed up for this free. Online course, my challenge that I've written and it took me a year cause I didn't know anything about like ads or marketing or whatever. I just used to post every day saying, you know, January 2015 the challenge is going to start if you want help with your finances, it's totally free.

People didn't believe like it can't be free. She must be selling something. I wasn't. You know, I don't even know where I got the money from because what I added up at the end of the year, I spent \$10,000 to put it all together of my own money just because I wanted to be of service. And 10,000 women signed up.

By the time I hit January, I had 10,000 women signed up. By the time January was over, another 10,000 had signed up, and then I made it evergreen. And we're up to

850,000, almost 900,000 women that have signed up for one or more of the Live Richer challenges. I've in some sense did one every year since then.

So there's the Fundamentals. That was the first one. Then there's the Savings Edition, the Credit Edition, Net Worth, and Home Buying Edition. And so I do one every year and there, it's still free to this day. And they're all evergreen. And so at any moment in time, anyone could go to LiveRicherchallenge.com and choose one and get their life.

It's my give back to my community because when I tell you the shift that's happened, especially with women of color, that's who I serve mostly, in that community because of those challenges, people still can't believe like, so they're free. I'm like, girl, it's your five. Yes. Yes.

Luvvie: Wow. I don't even remember how you and I met Tiffany. Do you remember?

Tiffany: No, we met at Essence Fest, but I think we met online somehow, but we definitely, because you're Nigerian, so you know, once you Nigerian, you like Ahh that's my sister, my cousin!

Luvvie: Facts. Some five years ago. But I think we met in person five years ago, but I had been following you and I can't remember how I stumbled upon your work.

But I remember just being like, yo, this needs to exist. Because there were so few people, especially who like Black women who were talking about money in such a transparent way. And if you basically like if your best friend happened to be like, yo, let me help you fix your life, your financial life.

Tiffany: I always say, I'm not your financial guru. I'm your financial girlfriend.

Luvvie: Yes.

Tiffany: You know, that's what I'm here to be. It'd be like, girl, now you know? Okay, let's do it. Like, I'm not here to judge. I'm here to nudge you. I'm here to offer support. I'm here to offer resources. So it's that like, yeah. I just think that, if more women knew how they would do better, you know, because when you know better, you truly do do better.

And, yeah, you know about The Do Better Manual.

Luvvie: Know better, do better. You know what I mean? Sure. We've been doing the Do Better Challenge also to get people to get their lives together on a business and, and just in general. And one of the resources that we used when we did the finance, cause we did like three prompts for them to use for finance.

And one of the prompts was like. Go join the Live Richer Academy.

Like. We can help you deep. This is just one prop, but the rest of the work, go ahead and go to Tiffany and they're going to get you together on the finance part. So ultimately you wanted to serve and it allowed you to build wealth.

Tiffany: Yeah. It's honestly, it's so crazy cause I'm not going to lie. There's days where I'm like, how did this happen? Because in my mind I knew that I didn't want to be broke, but I also have this other side of me that's like, I truly want to live a life of service. Like, if I had to choose an idol, it would be, Mr. Rogers. He is everything to me. Like just the kindness. Like when you think of Mr. Rogers, you just think of like, yo, so kind and generous and good. I'm like, that. That's who I want to be. It's like, well, how do you be wealthy and that how? Because what they've told you is that kindness equals brokenness, you know?

And I said, no, there has to be a way to help good people, make good money, and do good work. Right? How could people make good money, do good work? There has to be a way to do all three. And we figured it out over here at The Budgetnista that we give most of what we do away for free. The challenges are free.

I send out weekly emails with all these dope resources. Most of those are free. I've got a [Facebook group](#) is 400,000 women deep. All the information in there is free, right? And so like in the beginning I knew how to do the help good people and do good work, but I didn't know how to make good money. And then I monetized my influence by, in the challenges, I realized, I remember the very first challenge I did, I suggested this bank. I really like [Ally Bank](#). I suggested that bank. Right? So I did not know that Ally was offering you \$25 per person that you signed up. Who knew! At least 3000 people signed up for Ally Bank because of the challenge. Imagine do that math.

And that's when I was like, Oh, okay. So then I started to realize, so I met my business partner, [Jubril](#).

Luvvie: Who was on, he was a guest on this episode. People loved Jubril's episode.

Tiffany: By the way. He's the dopest, honestly, he transformed my life because he's the one who was really like, he helped me with the make good money part cause he was like, Tiffany, you're already sharing these things.

Make a list of things that you share, resources, books, or whatever that you share that you believe in. And let's see if they offer something called an affiliate program, which is when someone pays you per person that signs up. So I made a list of things I was sharing anyway, and like of the 10 or 15 things, three of them had affiliate programs, and so I started to say, I saw, I went in, so my blog or any post, and I switched out the regular link, like ally.com with my affiliate link.

And so that's how money started to be generated. And I said, okay. That's one way. Then I started to write books. Every challenge has a corresponding book, so the book

you don't have to get in order to do the challenge, but there are some people who literally were like, I don't necessarily want to do my learning online. I want to hold something physically. So I'm like, okay. That was another money making venture.

And then we started the Live Richer Academy, which I'm so proud of. It's an online school where it really helps you to level up to the next level. So all the basic financial education things are free. But if you want to learn how to buy real estate, you want to learn how to invest in stocks, you want to learn how to estate plan, you want to learn how to grow your, grow your retirement side hustle. All of these next level things are what's inside the Live Richer Academy. And. That helped to take us to seven figures a year, and I think in January we're right on the cusp. I think we're going to crack seven figures a month in January.

Luvvie: A month! Come on. I'm here for that.

Tiffany: Yup. And so, but even now, so this is what happens when you do good work and you help good people. And this was unintentional, that what happens is brands come to you and they're like, people believe and love you, you know, could you share, you know, our thing. And so I that heavily, I have my Lisa rule, so I will try anything.

But Lisa, who is my, my, my community, we were like the beehive, you know, Beyoncé's beehive, but of personal finance. So they call themselves Dreamcatchers. So the Dreamcatchers, Lisa is a Dreamcatcher, and I ask myself before I share anything, would I feel comfortable if Lisa signed up for this thing. If she came home and said, Hey, you know, I downloaded the app or I joined that thing.

And so I'm, there are things that I would say yes for me, but I would say no for Lisa. So if it does not pass my Lisa rule, I do not share it. I would have way more money now if I didn't have a Lisa rule. So in 10 years, there's never been a backlash of Tiffany you lied! Like none of that because I adhere strictly to that Lisa rule, and so that there's nothing that I've shared that I cannot proudly say I stand behind.

Like I don't do credit repair agencies. Nope. I don't do, like someone just hit me up yesterday saying, we've got this luxury credit card. We'll pay you \$200 per person that signs up. Do you know how much money that is? And I said, Nope. They're like, are you sure? Nope. I don't push credit cards, like secured cards, I believe in, but a credit card for credit cards sake. Why would I put you in that position like that? Nope. So I get, I get solicitations all the time and I say yes to very, very few. I mean, even big bags. I mean, what? They get so mad at me, a big bank in particular, they wanted to work with me so bad, and I was like, no, I'm good.

I was like, I read the headlines. Y'all are literally the worst. They put a sister on the phone. She was like, Hey girl. I was like, Oh, let's call her name Crystal. Hey. She was like, look, I know I don't want to get in trouble. Could you at least come in for a meeting? I said, why they gotta put a sister on the phone cause she don't even know

you don't want to get Crystal in trouble. So I said, alright Crystal, I don't know you, but I'm gonna come up for you and I'm coming in my chucks.

Well, I came in my chucks and, so they were all like, the conversation started as if like I should be lucky to work with them. I said, can I stop right there? Because before I got on the train to get here, I actually put up a post in my Dreamcatcher group, 400,000 women, and I asked them, how do you feel about this bank? Good, bad or indifferent. What are your experiences with this bank? Would you like for me to read their responses?

They said, no. I said, that's the problem. That's the problem right there, and I said, I'm not interested in working with an organization that is predatory to my people. That's what you're asking of me? I was like, the truth of the matter is I would share you for free if you did the right thing. I just came to tell you that to your face. Like if that's what you're wanting, if you're looking for, I have money. You know, and even then back then I didn't have money like that. But whatever.

Luvvie: You walk in there like, you got money. That's what we're going to do.

Tiffany: I was like, if you want me to work with you, then do right by the people that you're supposed to be serving.

Don't worry so much about me. And so they were like, when I left, cause you know when you reject somebody, they want you even more. Crystal called me and was like, girl, you read them like a novel. She's like, they want you so bad girl. I said, well, I'm not interested. She was like, no, they want you to do what you just did in front of all the executives.

We're going to pay you \$25,000 to do so. I said, I can be there tomorrow. I could be here tomorrow. What time y'all need me?

Luvvie: No. That's really important because I also think part of the, the confusion people have about people like us with platforms is that they throw us into the whole influencer category.

And with that, they just think indiscriminately like that we just think, okay, it's all about the cash. We'll just endorse whoever. So the Lisa rule that you employ and the integrity that you've shown is something that is, it's the reason why you have 850,000 members of the Dreamcatchers group is because people trust your integrity, which means you can always monetize your work.

Tiffany: Always, and if you do right by people, they will do right by you. I don't think people get that, that like you don't have to, I want, I mean, honestly, I can't wait until we're an eight figure year company than a nine figure a year company. Cause I don't, I'm gonna I can't wait to talk my itch. I can't wait to be like they, they lie to you.

You don't have to take from people in order to receive. You don't have to. I mean, even my team. So I've got a team and I call them the unicorn squad because I said they make magic happen every day. Right? And so like, even then, I believe everyone should win in all that I do. So I want to win, of course.

But the people that I serve win, of course, the people who help me do the serving, they win. I just brought them back. Me and Jubril just took them on our, our second annual retreat, unicorn retreat took them, they get to choose where they want to go. We give them budget. We set aside 2% of our income of our gross income in a savings account.

And they get a budget. They're like, Hey, you could do whatever. No, no Alaska, no Hawaii. Cause we ain't got money like that yet.

But I said, but anything else. Like, you know, so I mean, it's amazing. We rented for four Airbnbs. We had like two or three cars to get us around. We had a private chef. We had a spa day. It was amazing. An ATV, it was, I mean so amazing because we work digitally all around the country and some people actually flew in from different countries.

And so it was amazing cause so many people were meeting each other for the first time. Like you see their little thumb there or video chat and so to get together, when I tell you it was like a family reunion, you know, you don't even know. Like, it's like I don't see Tamara every day, you know, like I never see her cause Tamara lives, I think in one of the Carolinas.

I don't even know. But to see her in person, it's like, this is my sister right here. So I believe that everyone should win and I want to change the change really like the conversation around business, that, that if you're in business, which you really are as in the service business, how are you of service to the people who work with you, who work for you and that you work for?

How, and so, yeah, my unicorn squad members, like, like I've had people that started off when I first started at \$8 an hour. And now they're at \$80,000 a year.

Luvvie: Come on.

Tiffany: So like, you know, but cause they know, like we're really transparent in the company. Like they get to see what we make. They know we've done the math.

At what percentage of our, of our gross income, about no more than 25 to 30% of our gross income should safely go toward payroll. Cause anything above that you put the company in jeopardy. So they know that. They see that, and so they know that when the company does better, we all do better. I just gave raises the other day.

They're like, well, we just got one. Oh my, here's another, because the company is doing what? Better. And so I treat my unicorn squad members the way I want to be treated, like we go above and beyond. They know that our rule is, you, your family, your health first, second, and third, that what we do here, we save lives slowly.

Don't ever put yourself in jeopardy to do so. If you're not feeling well, don't come to the meeting. There's nothing that we're doing that's life or death. Like I'm not one of those people that are like, you know, because first of all, everybody works hard. But if you're someone, if I see that you're overwhelmed, we will have secret meetings, like Logan seems overwhelmed, but you know how Logan does she not gonna ask for no help. So what we're going to do is secretly take these things off her plate and then we're going to give it to someone else to help. Like we do that all the time. They do that for me too.

So, because we have this thing, and I think a lot of women do this, that you will drown silently. You will be in the water. You won't splash, you won't make a noise. You will literally allow yourself to drown silently, right? So you don't disturb the people around you, you need lifeguards in your life. Who's going to be looking around for you to say, wait, is that, let me try and jump in and come get you. I always encourage everyone on my team that you need to be secret lifeguard to the other people on the team.

You don't have to tell you you're her lifeguard, but you're keeping an eye out for her. Cause our team is like 90% women. And but yeah, I just believe everyone can win and should win.

Luvvie: That's incredible. And I think it also goes down to just you as at the core as a person, like Tiffany is lowkey my business coach, um literally Tiffany would call me like, Luvvie, we have to talk because no, what are you doing? You're doing too much out here. You're doing too. Like you get on too many planes and she'll be like, let's try to jive. And in those moments, like we just had one of those calls last week and I was like, okay, get me together, get me together, Tiffany. All right. And it's really, I think your life is kind of like a testimony of what happens when you basically live in abundance. And abundance always comes to you. Like you set out to be somebody who just serves people and all of a sudden all this money's coming to your life.

You're making all these great relationships. You got married to your love, the love of your life. You, yeah. Your, your whole life is abundance. And that I think is because you, you kind of own that.

Tiffany: And when you start, like I have this saying, that giving activates abundance because it truly does that. When you grab, you can only hold what you are able to, to take, right?

But when you give, you allow yourself to be open to what anyone out there can, can then give back to you. And so like, you know, I, you will as a giver now. Now here's

the thing, cause, women sometimes forget like that. You also have to have like, so if you want to have a business of service or just a life of service, you have to have a service plan, which typically comes easily, but you also have to have a payment plan, like how am I going to make money?

So I think people forget that giving on its own or being serviced on its own is not necessarily enough if you're trying to run a business, you also have to think to yourself, how do I monetize the things that I'm doing? And so that's a critical component.

But I'm telling you, when you sow these seeds, if I tell you like. So I'll give an example. I, so I had my podcast, Brown Ambition and, a young woman wrote in and was asking like, you know, how do I get confidence in myself and, you know, dream big. And I told her that I have this exercise that I do at the end of the year with myself and the team.

We call it our audacious goals that we get to pick. We get to say huge, major, what seemed like impossible goals, right? And then, then once you say it out there that you could start putting a plan toward it and you realize they're not as big as you think. So I was like, my big audacious goal is I wrote a children's book.

And the character is, her name is Mali, M, A L I, African country, cause y'all got to get that African work. Her name is [Mali Moore](#). And as my big audacious goal for her is to be the next Dora the Explorer, because Dora the, the Dora brand is worth about 7 billion with a B dollars. I want her to have merch.

I want her to have a TV show. I want her to have a series of books. I have all these things that I said, so that seems like crazy to me to have some billion dollar brand. Right? That's my audacious goal. I say it on the podcast, but look what happens when you plant those seeds. Why two days later, someone messaged me on IG.

Hey, I'm an executive producer for new programming for, can't even say, three letters and it's a huge network that we all know and love. And it was like, wait, what? And why she happened to be Nigerian Ebo, of course you are, right? So she was like, heard you on a podcast, been following you (seeds planted),, I have been following you for years. I love it. Let's talk about making it into a show.

She has already connected me with two production studios that are, I know if I said the names of the people who own these studios, you'd be like, Oh no, no. I mean, and for what? Meanwhile, ask me if she's read the book or seen the book. She has not. She has not read or seen the book.

But look what happens when you sow the seeds of service that, because she's been on the reciprocal end of that, she is now sowing back into me because she won. She's like, I think what you yourself, Tiffany, are a good person. But I, I know that whatever it is that you've created, because I have not seen anything that has not

been good. I know whatever it is is amazing, and I want to get in on it early, so don't be so, so quick to focus on getting yours, taking yours. Yes. You know, like giving and serving equals abundance. Leave yourself open to receive in a way that, because you've, you've planted those seeds of giving.

Luvvie: Yeah. And I also, I always talk about the audacity to dream is half the battle. Like a lot of times we hold our dream so close to our chests that we think it's because if we say it out loud, we're just jinxing it. But a lot of times when we let go of our dreams and kind of give and show that, I am being bold about this thing that I want.

Yes. Your helper might hear you, might see that post and say, Oh, I know somebody who can help you with that piece. So I always want to encourage people to not be afraid to dream out loud and dream boldly and be audacious and show up with excellence.

Tiffany: I mean, one of the traits of a Nigerian family is there is an expectation of excellence. Like your mama don't want to hear nothing about a B, what's the be? B is for Bat.

There is that expectation of excellence that like once you start to adopt that in your life, when you reach a level of excellence, people come get you. They will literally knock on your door and come and get you and say, Been watching you for a while. Basically waiting for you to get to this level. Now that you're here, I'm here to, I'm here to escort you to the next level.

So, I mean, sometimes people are, they always ask, right? Like how do I get in that door? How do, I was just telling my mentee this. She's like, I want to connect with this person, that person. I said, girl don't worry about them. Are you creating excellence where you are? They will come to you. They're watching, I promise.

I can't tell you how many people knock on my door. I mean this, I'm telling, I can't tell you how many times, like I just taped, I can't even say the show, I just taped some huge show like a couple of months ago because the woman randomly was like, on my idea, this looks dope. Came to the taping. She was like, well, can you come tomorrow?

Yes. Keep coming up. Yes. Came ready. Face hair done. Excellent. Killed it. Killed it, killed it. Just hit me back was like, want to do another second with you? Can you come? Yes. Yes.

Luvvie: This is definitely like, I also had a conversation with my mentee last week. She was like, Oh, I want to make sure that my blog is popping.

I said, worry less about whether your blog is popping. Are you writing and creating the work that is most excellent for you? Do you think it is? Before you do that, don't worry about whether it's poppin or not that because if it is poppin and somebody lands on there, is there something for you to be proud of on that thing?

So that's an absolute, you got to be ready for opportunity. Got to be ready by being excellent. Just do the work and then just see what comes. Cause I think so many people are so concerned about the awards, the accolades. I literally had somebody message me and say like, I want to win an award one day for writing a book and I'm like, have you actually written the book?

Do you have a book idea? Have you been writing as a practice? Every time people are so worried about like, Oh, I want to meet this person, or how do I get a, you know, how do I level up in terms of a squad? And I'm like, are you showing up as the best version of yourself? If you're not, don't worry about who you want to meet.

Tiffany: Exactly because you won't be ready for them anyway. There's actually nothing worse than getting to the place that you want and not being able to maximize it. Don't even wish that on yourself. People don't want to. So here's the thing, right? You want you're at door one and you want to go to door 10 you want to skip through two, three, four, five not realizing that door four is the key for door 10 if you get the door 10 you're going to stand there anyway cause you can't, you don't have access.

That access comes through experience. Access comes through relationships go through the steps, like door one, then two, then three because you're going to collect the things you need along the way to be ready for what's behind door 10.

Luvvie: Correct. Because if you skipped door three to five, the mistakes you were supposed to make in door three to five, you can't afford to make those same mistakes at door 10! So you end up being like. Ah, the lessons are just as important as whatever blessings are too. Because again, those, which is also why whenever people go viral and go, the actual people who are overnight successes in the real way where nobody knew them one day and then the next day, everybody knows them. Basically skipped doors two through eight.

Tiffany: Yes.

Luvvie: What happens with those people is yes, they have momentary infamy or fame. They can't sustain it because they didn't get the lessons they needed.

Tiffany: You want to be a slow burn.

Luvvie: Slow burn. Like I call myself a 60 year overnight success.

Tiffany: I don't want no hot flashes over here. I want to be a slow burn. I want 10-15 years from now, y'all still talking about something I've created or made or, yeah, like it's because if you, and there's nothing mean, some people are able to sustain some hot flashes, but I was listening to an interview by Jay Z and he said that it got exhausting trying to be the hotness year after year after year.

He was like, when he finally let that go and he was able to then lean into business and an entrepreneur and like an enterprise, and he realized like, wow, there's

actually more power here. And he was like, without the pressure of being the hot thing. And so yep, slow burn. Very few people are able to do both to be hot consistently for year after year, and that's exhausting.

Luvvie: It's exhausting. But also people need to understand that be gentle with yourself, that you can take a year off. Beyoncé be takin - we don't hear from Beyoncé for a year, two years at a time, and all of a sudden she come back and be like boom. This is what I've been working on, and I think in the social media space, people who have kind of been taught, like you can't leave, people will forget who you are.

Nah, man. Sometimes you gotta like go be quiet for a second, brew your next thing. So then you come back ready.

Tiffany: But you want to be intentional. Like one of the reasons why I started the, because The Budgetnista is the business of Tiffany, right? I am The Budgetnista, so I teach the budget, I write, I speak I, and so I remember saying, my next business, I'm not going to do all that because it was exhausting that if I didn't go out there, I didn't make any money.

And I, that was, and it was okay for my first business because you don't know. And so for the Academy, the Live Richer Academy on purpose, I wanted to, I really wanted to like, just share some of that pressure. And so that's why the Academy of the Live Richer Academy is taught by different experts inside the Academy, right.

On purpose. So it's not just all on me and I can pull myself back some, there's no expectation to be showing up day in, day out. And, it was the best thing because I had to be intentional. Cause I remember saying, I want to have a family and there's no way that I'm going to be able to do that if I'm never home.

So I had to be really intentional in how I built that part of the business to not have to include me in a way that was going to take me away from home. And even now with The Budgetnista, now that the Academy is kind of up and running and doing well, I'm intentional about even reorganizing the way The Budgetnista works of like where it's not like I have spoken very little this year. I think I maybe four or five times when before maybe it was like 30 or 40. Very little this year because I've worked out different ways for the budget needs to make income that doesn't require me to go somewhere, but you have to be intentional about it.

That's why I said we still got our call. We still gotta talk. Right, Luvvie!?

Luvvie: You know, cause I'm, I'm basically where you were three years ago right now where I literally this year hit a wall where I'm like, my business is too dependent on my body. Right. And that means if I burn out, my business doesn't make money.

It means I can't take months off. It means that like everything is based on me jumping on a plane. Me being on the stage, me writing this piece. So Tiffany has been a part of my strategy session of, okay, how am I...Because I also want to serve

like I've been, one of my core values is like. I don't want to information hoard like I, and I think information, lack of information access is really a problem and I love teaching the things that I know. So Tiffany's has been helping me strategize on, okay, what does that look like to teach the things that I'm passionate about, things that I'm good at, the things that I think more people need access to without my body always being the one that is the one it's dependent on.

So I'm going to be using The Budgetnista blueprint, honestly, cause this year I also launched the, I launched the [Do Better Academy](#), with the public speaking masterclass first and people loved it. Like my whole thing is that how do we build a world in where Black women and women of color and women who are not typically the ones who have access to this type of information, especially on building bomb ass businesses. How do we, how do you basically replicate the skills we have and give it to other people?

Tiffany: Yes. And honestly, I love that because the more people that you can help, the more people you could turn into people that can be self-sufficient. Like I used to tell when I was a teacher and I would see other teachers that were a little bit lazy, I would tell them if we were just pocket packing boxes, I wouldn't care. But these are people, that little boy that you're ignoring could be your doctor one day or maybe, or he could be the boy on the street that steals your purse and pushes you down. Like that starts here in this class where we get to help to determine what that, what you are going to experience out there in that world.

You know, because you truly do reap what you sow. Right? And so the same like the woman that I've helped to, you know, now all of a sudden she could support her kids. Her kids might go on to cure cancer and cancer might be something that someone who I love has and I'm like, Oh my goodness. But me not realizing that like, Oh, I played a role in him being able to grow into the adult that he is now, you know?

And that like, we really just get to like you, my mother would always say that you reap what you sow. You don't always reap where you sow, that it is not your job to always worry about like the end. It's your job to worry about what you're putting in. And so just putting that person, I mean, that's why this year.

I'm like, honestly, probably my proudest, proudest moment is I worked with this friend of mine who was an assembly woman, and we got that [Budgetnista law passed](#) where it's mandatory for middle school students to get financial education integrated into their curriculum. And we already have a law in place for high school.

And so she and I are now working on a law for elementary school. So we will have all school children will have gotten financial education by the time they got to college. That is the aim, because if we could normalize financial education the way it was normalized for me, imagine if you could have millions or hundreds of thousands of Budgetnistas running around who are financially responsible.

Luvvie: And what that does is that that builds economic justice.

That's, that's economic justice right there. And I think that's huge. That is huge. Yo. Like there's a couple of us in Voltron who I feel like our work is very tied-in even though we're in completely different industries in that we all kind of stumbled upon the things that we love to do, which is ultimately to serve people in some way, and then we're able to find money through it.

What is your advice for people who are like, you know, I haven't figured out what my piece of service is?

Tiffany: So, I always tell people this, if you want to serve, serve, right? So one of the ways that I figured out where I was supposed to serve and in what way was through volunteering. You know, like I did a lot of volunteer work, but not begrudgingly.

God loves a cheerful giver now. So through volunteering you will find that what is the thing that you're doing? Like I would be volunteering to feed the homeless, but meanwhile I'm speaking to the chef talking about, and that's how you fix your credit. I didn't recognize it in myself until someone's like, girl, you always giving out free information. And I was like, wait, you know, you're right.

So through, it was through volunteering that this thing inside me kept coming up. One, it was teaching, and two it was financial education, so volunteering helps to unearth, like the thing that you would do anyway. That's what you're really looking for. Right? That's the kind of life you want to live.

What are the things that you'll do anyway? So volunteering allows you to do that because if you didn't like beating the homeless, you're not going to go a second or third time. But if you find yourself always going down to the, I dunno to the homeless shelter like a children's hospital and you're there all the time, there's something there.

You know? So that's what I say. Start there through volunteering and being observant about yourself. I try my best to really be in tune with myself. I'm always asking myself, how am I feeling in that moment? Am I feeling joyful? Is this something that's exciting to me because it's my, something on the inside is telling me, like, because here's the thing, that thing is they're already like, the thing you're meant to do is they're already, you're just unearth it in yourself, but you're not listening because it's so, it's so loud out here, you know?

Luvvie: And people always look past the thing that looks too easy, cause they're like, that can't be it.

No, that thing is probably it, that thing that you do all the time, that feels too easy, that you sleep about and that you dream about, that your friends always come to you for. That's the thing.

Tiffany: Yup. And so people don't, or they don't want to do it cause they think to themselves, I don't know how to monetize that.

Or I don't know how to, and not everything is meant to be. Not everything you do is gonna make money off of some people. Maybe it's you're just meant to do that while you work, whatever job that you work, you know. But listening to that thing, and following that thing, that's where you're going to find your most joyful and fulfilled life.

And honestly too, that's where you're also going to make the most, because when you do something joyfully, you know and with intention, you are planting the seeds of growth for yourself because you're kind of putting more time, more effort in. That's what it takes to start to grow wealth and to make more that if you're begrudgingly going to work, it's going to be hard for you to elevate and get a raise on, cause you barely want to be there anyway. But if you are loving the thing that you're doing and you're putting that extra time, extra energy, extra effort, then that's where you're going to see where there's going to be a direct correlation to you making more in that, in that, in that thing.

Luvvie: Yes, look, y'all better be picking up these gems Tiffany's dropping. Pick up these gems. Look okay. She's like the perpetual gem dropper. I be trying to tell you

Tiffany: I feel like I truly am a tool, right? If God could take me from preschool teacher who was making, like I said, \$40,000 a year, and at one point was like nearly \$300,000 in debt, just not even 10 years ago, 300,000 thousand in debt living in a room.

It was a house and it was post-recession, so it's still a whip filled with all these other broke women like myself, but I knew them from around town. We found this house and we each rented a room. If he could take me from that at 31 32 till 33 I was living in that room. I just turned 40 now and my net worth is I think like 1.2 million or so, or 1.28 something like that.

Right? I run a seven almost eight figure a year company. Well, the three companies really, but one of them is, that's the seven figure, almost eight figure your company. I, you know, I help to manage over 30 people. I mean, I've helped millions and millions and millions of people, like from TV, like I'm the GoTo financial expert for the real.

How does all of that happen? How? It happens through intention. It happens through service. If you ask me. It happens through staying the course and being, and maintaining your integrity to the reason and the purpose while you're here. I used to have shiny object syndrome where I run off to this one off to that.

I stay focused. I know I am here to to teach and whatever that looks like. I already know Mali Moore's going to be \$1 billion a year business. I know it's already been

done. I feel it. I know it. Now. It might happen in 10 years. It might happen in 10 months. It might happen when I'm no longer here, but it's already been told to me.

I feel it. I know it. I'm moving forward with faith in it and so like just, I don't know, I just wish more people realize that everything they have is already inside them and they don't have to look outside themselves. They just have to do the work.

Luvvie: And you can build a life of good money doing good work, serving good people. Listen, I'm like, I'm letting you know right now. I'm just going to write that down. Because that is, that's the goal. That is the goal. So as you're doing all of this service and giving back and being the boss and being dope and eating jollof, what are you doing to take care of yourself? What's your self-care routine?

Tiffany: Honestly, my biggest self-care thing is I'm a napaholic. I take a nap a day.

Luvvie: Seriously? I love naps.

Tiffany: I take a nap. I don't care what it is. I don't care. I'm like, Ooh, I'll tell somebody in a minute. Oh, I got a meeting, so I got to wrap this up. My meeting's my bed. So napping is one of my favorites. Walking. I don't, I'm better at self-care now than I was, but not as good as I want to be.

So I, I love a good walk. Although I don't walk as much as I ought to. But I do hang out with my friends more, which is great. One of my really great friends lives around the corner, and so like, we'll go to each other's houses and just hang out. So she's gotten me out of the house a lot more since she's moved around the corner.

So I would say hanging out with friends, taking naps, and walking when I remember to get outside the house.

Luvvie: Are you a massage girl?

Tiffany: No, not really. And I'm not, I'm not a nail and feet girl. Like, I mean, I mean it's okay. I mean, I'm not going to say I don't like a massage, but it's not something that motivates me to like, I really, honestly, I like spending time with people that I, that I like.

Like I'm, I'm big on laughter. I laugh a lot. So I love, like my friend Rihanna, she and I together are like, yo, you ever met somebody? You just like, yo. We are like 10 year olds. So, so that is something that I realized like, Oh, Tiffany, you really enjoy, maybe just growing up in a big family and always having like laughter and loudness.

I enjoy that with my friends, so I've made it my mission to hang with my friends more. And thankfully my niece and my nephew actually live around the corner too. And they're four and two, which is such a great age. And, so that's like, if I'm having the worst, worst, worst, worst, worst day, it is my guaranteed pick me up. I'll call my sister and say I need to see them.

Cause as soon as I opened the door, they, we have this like thing which my sister hates. We, I taught them like to scream as loud as they can when they see me, so I can get all the joy. So when they see me, they literally SCREAM.

I got Beyoncé and so, and then they jump into my arms and we play. And I'm just like, you know what? I don't care what's going on out there. That I know when I see Roman and Amelia and all that for the hour or two that I hang out with them, it's melted away. So that is my guaranteed pick me up.

Luvvie: I love it. So you have to be around good people, ya know, we have a good time. We have a good time. Whenever we were together, we be cackling and being loud.

Tiffany: And I'm like, Oh gosh. Like I was thinking today, I was like shopping, like food shopping. Cause they said a storm is coming. And I was thinking today randomly because I was listening to something and I was laughing and because I have a loud old ignorant laugh.

And someone looked at me and it reminded me that the guy that had broke up with after six years of one left, right? He used to tell me that I laugh too loud. And I thought to myself that actually he was telling me, you show too much joy. Can you imagine? And so I thought to myself, wow, because my husband now is the opposite, you know?

And I just remember thinking like, wow, what a blessed life you live now that you're not with someone who literally is telling you to show less joy. And if you are with somebody who you're with, I mean, Luvvie's wedding. I mean, I'm sure y'all heard the episode when I tell you Epic and amazing? Epic and amazing. I mean like I'm not...so I've been to plenty of Nigerian weddings. That it wasn't even like a regular Nigerian wedding. It was like the standard setter, but you could tell like, you know, me and Jerell have been on vacation with you and Carnell and. You could tell like the love, the respect, the you are able to be yourself and, and grow.

There's nothing like picking the right partner. It's better to be by yourself than to be with the wrong person. Because imagine if I was with the joy stealer now, like, like reducing my laugh, so he could be more comfortable now.

Luvvie: May we all be with people who laugh with their bodies and that's part of the reason my husband is somebody who he laughs with his whole body.

Like, like you laugh with your whole body. People who do that are people who harbor joy.

Tiffany: Yes. And I'm like, we don't please. If someone tells you that you laugh too much, you this too much, you that you really want to be with someone, that you're able to be your full and complete self -- actually better because.

I didn't realize how much of myself that I had yet to pull out. Jerell pulls out more of me from me. Wow. There is a, Zora Neale Hurston has a saying or a quote in her book, *Their Eyes Were Watching God*. That light, my soul crawls out of its hiding place. And that's how I feel with him is that like, I didn't even realize I was hiding my soul for so long that hiding my light that when you're with the right person, your soul will crawl out of his hiding place and you will be able to fully be yourself.

Like I'm still unraveling with him. We've been married two years now, dating for five before that. I'm still unfolding because I'm like, I feel allowed to be fully myself. There is no greater gift than to be with someone you where you're not afraid to be yourself with. So I don't care. Like, cause honestly. My husband's not fancy. He's a little hood.

Luvvie: I love Jerell.

Tiffany: He's like, a regular degular dude, nine to five, he's not, you know, I make way more than him, but, and, and I'm not gonna lie. At first I definitely was like, dang, I want... I thought I was going to get a doctor, lawyer, you know, like a pharmacist. No, he's none of that.

He's a super for the city. But when I tell you the best man I know besides my father, the best man I know. Kind to a fault. I mean, where we used to live before kids would knock on the door, is Mr. Jerell home? He said that I can use the bike pump for my bike. He said, look, son cut your hair, it's just even now, I came home and my, my best friend's car in our driveway and I'm like, what was I doing there?

Oh, you know, the other day when Linda was here sounded weird. So I told her, leave it. I'm going to take it to the mechanic and get it fixed.

That's Jerell. So yeah, say what they want, I don't need a doctor, lawyer, whatever. I'm my own doctor, lawyer, engineer .

Luvvie: Listen. And honestly, that kindness is huge. Like I have a, I have a niece who's autistic and I think maybe the moment when I realized he was going to be the man I married is, she doesn't let anybody cut her hair ever.

She don't let anybody touch her hair, none of that. And one day he was like, let me try to cut her hair. We was all like, ah, it ain't going to work because she gonna start screaming. Yo. Sure enough, she was quiet. He was like, watch your iPad and spend 45 minutes cutting her hair and everybody's jaw was on the ground.

Tiffany: Oh.

Luvvie: Like what?

Tiffany: That's when you radiate kindness from the inside, which he does. Which he does. And so yeah, finding the right partner, choosing based upon the characteristics that you truly need, not what the world needs to see from you.

Luvvie: Correct. Like, he ain't got to be, you know, the tallest, the richest, the finest. If he's the person that makes your soul crawl out of its hiding place, bruh. If he or she or they.

Tiffany: Or they, exactly. It's true that but that's for you to decide. I'm telling you, people will have a lot to say at the end of the day though, when you go home, how are you feeling?

Luvvie: Look, home should be your sanctuary and that's self-care in itself. That's why you don't need necessarily, to do too much. Cause you can always retreat home. Hmm man, that's real. Tiffany. Ah, so how do people find you? How do you want people to make sure they plug into the movement?

Tiffany: So this is just a business lesson wherever you are. I am The Budgetnista everywhere. Don't be the budget momma here, the budget Queen, the budgets, be consistent, try to own all the properties. But yeah, I'm The Budgetnista on Instagram, Twitter, YouTube, Facebook. [TheBudgetnista.com](https://www.thebudgetnista.com). If you need that free help, like I said, [Live Richer Challenge.com](https://www.livrichallenge.com) you could pick, don't pick all of them. Pick one at a time. One of the courses, they're about three weeks long. Um, and so pick one of those, and if you're wanting to just go to the next level, because like I said, basic financial education should be free, but if you are good on the basics and you really want to elevate up, we've got the [Live Richer Academy](https://www.livricheracademy.com) and, you can go to, [JoinLRA](https://www.joinlra.com) for that. But yeah, this has been Awesomesauce!

Luvvie: Tiffany, you just blessed all the people and me. You know, with all these lessons because man, people just need to understand that you can live the life that you want, even if you didn't necessarily design it in the way that feels most right.

Tiffany: Yeah. The life that you want that is out there today. You can decide that is your homework. Make the decision that I want something different for myself and I ought to have it and I can have it, and I'm going to put myself in position to have those things. One foot in front of the other.

Luvvie: Yes. Ah, you're the best. You're the best. We'll be talking very soon, I'm sure.

And, y'all follow Tiffany, thanks for joining the show.

Tiffany: Thank you for having me, honestly, this was awesome.

Yo, shout out to Tiffany for joining me. She's amazing. Y'all. Tiffany is one of the best people I know. Do yourself a favor and go get yourself some financial wisdom, a good place to start. You follow Tiffany on social media.

She's at [The Budgetnista](#), that's T, H, E, B, U, D, G, E, T, N, I, S, T, A on all platforms, Twitter, Instagram, Facebook, and of course, check her out on the Live Richer Academy is really amazing what they're doing over there. If you're somebody who's like, I got to get my financial life together. It's absolutely a must do, right?

I'm endorsing the [Live Richer Academy](#) because I've just seen how incredible the impact that they're making is I've seen it. So yeah. Y'all follow Tiffany everywhere.

And much love to Chicago Recording Company where I recorded this podcast. Subscribe to Rants and Randomness on everywhere that you get podcasts, Apple podcast, Spotify, SoundCloud, wherever you get it.

And please rate it. If you leave a review, you never know. We might feature you on the show.

And as always, you can follow me on social media. I am @Luvvie everywhere.

So before you go, shout out to this episode's sponsor, Queen and Slim by Universal Pictures and [Lena Waithe](#) and [Melina Matsoukas](#). Daniel Kaluuya and Jodie Turner-Smith kill in these roles. And the film is brilliant. It's heart wrenching and it's a can't miss. It is in theaters everywhere November 27th. Go watch Queen and Slim.

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