

Ashley Feinstein Gerstley - The 30-Day Money Cleanse - Transcript

Tim Mullooly: Welcome back to Living With Money. This is Tim Mullooly. On today's episode, I'm joined by Ashley Feinstein Gerstley. Ashley is the creator of the website, The Fiscal Femme and the author of the upcoming book, The 30-Day Money Cleanse, which comes out January first of 2019.

Ashley, thank you for coming on the podcast.

Ashley: Thank you for having me.

Tim Mullooly: For the listeners out there, can you kind of give us a brief background about yourself and kind of recap how you got to where you are today?

Ashley: Yes, I'm happy to do that. I started off way back when ... not that far way back when. But as a finance major in college and then went on to being an investment banker in corporate finance. Still knew nothing about my own money. Made a lot of mistakes on my money journey, and thought, "If I don't know about this money stuff, then who really does?" Because I have all this finance background. Started writing about my journey, because it was a big fear of mine to write and put my thoughts.

It felt very permanent to put them on the internet. So I just started blogging about what I was discovering for fun, while I was working in corporate finance. The response was really what created The Fiscal Femme, because people started asking me for help and other websites asked me to write for them. I thought, "Oh, this is a thing. It's really needed." It kind of all grew from there.

Tim Mullooly: So it kind of happened by accident? You kind of just wanting to flesh out your own ideas and your own thoughts in your own blog kind of turned into another business unintentionally?

Ashley: Yeah, pretty much. It was really my ... the need for me to figure out my own money. Because in my new job I had so much more free time, and I was making less money. I was just bleeding through my savings and I thought, "Oh, if I want to stay and have this lifestyle, I need to figure out how to not run out of money."

Tim Mullooly: Right, yeah. So at the Fiscal Femme, there's a lot of great blog posts that we're going to talk about a little bit later. But what are some of the other services and things that you provide on that website?

Ashley: Yeah, so on the website, and just in the company in general, I work with clients one on one. Through my work with clients, I've found that a lot of us were struggling with the same things and I was repeating things over and over. That's really where my 30-day Money Cleanse program came about. It's a program that came from my work with clients, and what I wish I had. So I work with clients on that. It's an online program that's becoming a book.

Then I also go into companies and do lunch-and-learns and do workshops and corporate trainings.

Tim Mullooly: Awesome. So I think for people, when they're trying to find a coach, or someone to work with with their finances. Whether it's a life-coach or a financial coach. What are some of the main things that people should consider when identifying the right coach for them? Because I feel like not every coach would be right for every person.

Ashley: Definitely not. I would say, let's think of three things that I would say are probably the most important. One is, exactly what you mentioned, the fit or the style. Every coach has a personality and you want to make sure that you vibe with that person and it feels like a fit in that way. That you're looking forward to speaking with them, they get you. There's all different types of styles of working with people.

Then, kind of along those lines, understanding the company mission. Or even how they were trained. Not because there's one perfect way to be trained, but just to get a better idea of where they're coming from, the technique or way that they coach. So it's a good question to ask to just get more information.

I think another ... Sometimes with coaches, it's kind of ... I don't know if amorphous is the right word, but if you're not really sure what you're going to get out of it. I think that's a great question to ask, "What can I expect to walk away with after this program, or after our time together?" Hopefully that's aligned with what you're looking to do or your goals.

Tim Mullooly: Right, yeah. You wouldn't want to work with a coach who is specifically targeting certain goals that don't really line up with the goals that you're trying to accomplish in your own life. That wouldn't really make much sense for the person, right?

Ashley: Right. A lot of times, hopefully, coaches look out for that too. Because they want to work with people who are super happy with the results, and enjoy working with them. So there's definitely on consults, or when you're choosing your coach there's a process on both ends to figure out if it's a good fit.

Tim Mullooly: Yeah, it would definitely just make the experience better for both parties involved if you're a better fit than not.

We talked about ... or, I mentioned the book earlier. It's called The 30-Day Money Cleanse.

Coming out January first of 2019. Can you tell the listeners a little bit about the book. I know you said through your work at The Fiscal Femme, through the years of that, that's what made you want to sit down and write the book.

But can you tell the listeners a little bit about what they can expect to find in the book?

Ashley: Yes. So it is a book in that, but it's also a guide. So there are ... It's beautifully designed color, pages, exercises, so you actually go through the program as you're reading through the

book. There's some great research in there, exercises, and takes you through each of these steps. I'd say the general, the main gist of the book, is how to feel like you're living a better life. So big, more full meaningful life. Not giving up the things that are important to you, while also saving for your financial goals and taking that stress out of our money lives.

Tim Mullooly: So it's kind of a hands on, almost interactive book. In the sense that as you work through the book you're actually working through the 30-day cleanse?

Ashley: Exactly, yes.

Tim Mullooly: Without giving too much away from the book before it comes out, could you talk a little bit about some of the ... or a couple of the 30-day cleanse steps. And why you feel like those are important steps to hone in on?

Ashley: Yes, definitely. I would say one of the first things we do in The Money Cleanse, is start to get conscious. It can sound silly, but most of us have no idea where our money is going. We have a tendency to not want to know. We just don't want to look at it. Then technology makes it that much easier to not look at it, because we are hopping in and out of Ubers without paying and online shopping. You hit a button and something shows up at our door. So it's very easy to not know where our money is going.

So one of the things we do is, keep a money journal. Where we write down or type out what we spend and earn. In the beginning of The Money Cleanse we start listing out everything that we spend. There's a lot of exercises around aligning our expenses with our values. Because they're often ... When we look at what we spend, it often tells us nothing about what's most important to us. But that's something that, if we're maximizing the joy we get per dollar spend, we want to really align that.

Those are a couple. Then I have people have money parties in the book, because we often don't dedicate time, or I call it showing our money some love. We have these financial to dos that keep getting to the back burner and not getting done. If we scheduled and have time occurring in the calendar to deal with them and to check in our expenses. Actually make it fun like a party, we'll be more likely to do it.

Tim Mullooly: Right, that's a really clever way to phrase it. If people have to think about paying bills or taking down some financial responsibilities it might sound kind of daunting, but a money party sounds fun.

Ashley: Yeah. So the language we use is really important. I think that's something that I found early on is the numbers ... We focus a lot on the numbers, but a lot of it is the emotional, behavioral sides of money. So how we talk about it can make a big difference. Whether or not we're excited about it, going to show up for it, or feel like we're battling ourselves.

Tim Mullooly: Yeah, absolutely. I totally agree with that. Being an advisor and working with clients here too. You find it's a lot about how you phrase certain things to clients as opposed to

what the actual thing is. If you phrase it in the right way, you're more likely to get cooperation or participation from the people that you're working with.

Ashley: That's why I think it's important the figuring out and what is motivating to people. What they're excited about, because that's how we can change our habits.

Tim Mullooly: Right. It's kind of hard to work towards goals if you don't really know what they are, right?

Ashley: Right. Or don't even care about them.

Tim Mullooly: Yeah, exactly, yeah.

Ashley: It's like what we should be doing.

Tim Mullooly: Yeah. Going back to one that you said about writing down a money journal. I think it's kind of funny that with all this technology that's going on, you're saying it makes it so much easier to spend money.

Sometimes the best way to really hone in your financial habits is to kind of go back to basics and almost write out a checkbook like back in the "old days". You know?

Ashley: Definitely, yes. I have clients who really want to use an app, as long as you're adding in it manually, it's okay. If it's thinking automatically it's more of the same mindlessness. But definitely, just re-connecting getting conscious, back to the pen and paper.

Tim Mullooly: Yeah, absolutely. Now the book comes out January first. Was there a specific reason for that release date? Kind of, maybe, try and get the readers off to a new year off on the right foot?

Ashley: Yeah. I find that people are most excited about personal finance and tackling it and getting their money in order in January. Luckily my publisher agreed, so that's what we picked for the pub date.

Tim Mullooly: Yeah, that works out really well. I mean you always hear about resolutions, and it's for people, it's usually either money, or a diet, or exercise. This is kind of a combination of the two, doing a cleanse. You always hear about juice cleanses and stuff like that. This is a similar type thing with a money cleanse.

Ashley: Yes. I actually formulated it off of a juice cleanse, or a food cleanse, that my friend was doing.

Tim Mullooly: Kind of like the steps, or like the progression of it. How it went from day one to day 30?

Ashley: Yes. I did this thing, I was trying to figure out ... I wanted to create a program, so I invited over a bunch of my friends who are brilliant entrepreneurs and to brain storm. I provided them with all this food and we sat around and we thought about it. One of my friends kept going onto his phone and typing these things in really intently. I said, "What are you doing?" He said, "Oh, I have to report back that I just ate a cupcake to my food cleanse group." "Oh, tell me more about this. Tell me about the food ..." I find there are so many similarities between food and money. The creator of the food cleanse was kind enough to walk through the program on the phone. I was just like in awe of how perfect all of the things that she was doing around food lined up so perfectly with money. So that was definitely a huge inspiration for the program.

Tim Mullooly: When I came across the book, I thought that that's a really clever way to phrase it. Because people are always very interested in ... I always have friends and people doing juice cleanses and stuff. I've never heard of a money cleanse, or a financial cleanse. So I feel just like using that word and having kind of like the 30 day program might entice more people to want to take action.

Ashley: Right. I think what ... I actually personally haven't done juice cleanses, because I feel like I need to actually chew.

Tim Mullooly: Me too, me too.

Ashley: I could do it for one meal, maybe. But I think one of the reasons they work, is because you completely reboot all your habits. Because you're changing what you're eating, then it's very interesting to see what you miss and what you don't miss when you take a lot of things out. It also just kind of kick starts all the habits, because now you're used to, "Oh, I always have a muffin at 11:00 A.M.," now you're having juice instead. So, "Do I want to go back to that habit?" Or, "Is that something I even miss?" So I think it's some of the reasons that a juice cleanse work. One of the reasons diets don't work, is because of the language we use around them. That becomes very restrictive. Even though it is a cleanse, it's definitely not restrictive and about self-love and about choosing things because that's what we actually want versus restricted.

Tim Mullooly: Right. I think ... Especially with money, it kind of breaks it down to need versus want. I feel like some people, especially getting back to the technology thing, some people almost don't even realize that they're spending so much on certain subscriptions and things like that. So if you start at day one on the juice ... or juice cleanse ... the money cleanse, and realize throughout the 30 days, maybe I don't need that subscription, or maybe I don't need this or that. It's a really good way to kind of break down where you're actually spending your money and what you need to spend it on.

Ashley: Yes. One of the exercises, actually, is looking at all of our expenses annually. Because I have people come to me and say, "You know, I really want to go on a vacation, but I can't afford it." Then when we look at what they're spending on lunch annually, or a subscription they're not even using, that could be re-allocated toward something that would make them much happier like this vacation that they haven't been able to have that they really want.

Tim Mullooly: Right. I think looking at it annually is a good way to do that. Because sometimes these subscriptions or things get pitched in weekly or monthly installments to make it seem like it's less, but when you add it up annually it makes the numbers more eye catching.

Ashley: Right, it sounds small. Marketing is a crazy thing and it works. There's so much trying to get our money out of ... trying to take our money.

Tim Mullooly: Yeah, definitely. Some of these, the lessons in the book, do any of them, or some of them, or all of them kind of tie back to your own personal life? Are some of these things kind of personal experiences that you had to work through yourself?

Ashley: Definitely. So many, if not all of them. For example ... some of my examples are very stereo typical. But when I was on my own money journey, I noticed that my coffee was costing me \$1,500, \$1,600 a year. I thought, "Oh, I think I could do something that is more fun with that money." I ended up taking a trip to Spain with my cousin, because she was there for grad school. I started drinking work coffee and never looked back.

That doesn't mean that's for everyone. A lot of the whole point of Money Cleanse is taking a look at that so you get to choose honestly what would bring you the most joy. I have a lot of clients who choose to keep their coffee and a lot of clients who choose not to, or choose to do it once a month or once a week. But I think items like coffee, drinks out, lunch, those type of things ... Even at one time, my frozen yogurt habit, looking at them annually really changed the game for me.

Tim Mullooly: So, I always ask authors with books coming out, because the task of writing a book to me, just seems slightly overwhelming and kind of daunting. For you, what was the most rewarding part about writing this book?

Ashley: That's a great question. I hope it's still to come. I really can't wait to hear the stories of people who read and what they get out of it. I think that will end up being the most rewarding. Right now I'm waiting. I have a copy, I have advanced copies, they're not in the hard copy form and not completely finished and in color, so I'm very excited to actually hold the book. But that first time I got to hold the paperback, or the advanced copy, was a really exciting moment.

Then just being able to get the ... It's been a very eye opening process. I didn't really know much about publishing a book or what that looked like.

So I've just been learning a lot along the way. It's been really fun to collaborate with my team, my agent, my editors, my publisher. It's been really cool to have a team like that.

Tim Mullooly: Was it a super long process for you? Because sometimes I've talked to a couple of authors and they're like, "Oh, this is like 15 years of my life's work put into one book," or some people are like, "No, I wrote this in a couple of months." Which I don't know how people do that, but hey, whatever works for them. But for you was it a really long process? Or was it easy once you got the idea to just kind of just roll through the process?

Ashley: That's a really good question too. The process is very long. I think ... I mapped it out the other day, because I'm going to share the journey. From reaching out, I think it would be two-and-a-half years exactly that I'd texted some of my friends and said, "Do you know any agents?" Two-and-a-half years from that point will the book hit shelves. Because it was a course and a program that I had already created, I would say that course and program had been going on and getting edited and improved for years. But when I sat down to turn that into a book it was, I think, easier than if I was just creating something from nothing. So I was able to write it ... There's so many drafts too, but I think the first draft was probably four months, five months. Then years of revisions.

Tim Mullooly: Yeah. I feel like that would probably, for me, be the most extended part would be all the editing and revisions.

Ashley: Yes. And I tried really hard to say, "Don't judge it, get it out there." Luckily there's so many people that got to help me make sure it was grammatically correct and made sense. But yes, at some point you see it so many times and look at it over and over you're like, "Is this even legible? What am I reading? Is this going to be anything?"

Tim Mullooly: Right, yeah, yeah. So, kind of the flip side of that last question, would you say that that was the most challenging part about writing the book? Or was there another, more challenging aspect that you weren't expecting when you started the process?

Ashley: I really think it's waiting. Because the book went to print in August, now it's really marketing and setting it up so that the most people get to read it when it comes out. That's just a long ... I just can't wait. It feels like-

Tim Mullooly: Once the book is done you just want to get it out there and let everyone read it.

Ashley: Yes. I feel like I've been talking about it for a long time. Yeah, it feels like a very long pregnancy, kind of.

Tim Mullooly: So hopefully the longer the wait, the better the reward. So hopefully that'll be the case.

Ashley: Yes, I hope so too.

Tim Mullooly: So, getting back to some of the blogs and the articles on the Fiscal Femme site. I picked out a couple that I figured would be fun to talk about on the podcast here. One in particular that I liked was about managing your finances as a couple. What are some of the most important things for couples to consider when dealing with their finances together?

Ashley: I always find all the stats fascinating. But there are so many stats on couples that are married and don't know anything about each other's finances. I think because it just seems very daunting to share. We're ashamed a lot times of what's going on with our finances and we want to pretend that we're in a better place than we are.

So I like to recommend that my couples start with the fun part. What are you creating together? What do you want? Because that's the whole point of this anyway, so instead of saying, "How much debt do you have?" Or, "How much do you spend on shopping?" Starting with what you guys want and what you're saving for, because that's the motivation behind everything.

I think money parties are really important for couples, because then it's a time they have in the calendar to talk about it. Instead of having these conversations kind of nagging at any moment throughout their life. It's like, "Oh, I'm not going to bring that up now. We'll talk about it at our money party." So it kind of compartmentalizes money conversations.

Tim Mullooly: To kind of have them scheduled out and not really slip through the cracks, so to speak?

Ashley: Exactly. So it's not like, "Ugh," every ... "Oh, Why did you spend that? Why did you spend that?" Like, "No, we'll talk about that at the money party."

Then I find that opposites often attract. So usually there's a saver in a relationship and a spender. The save-y becomes more save-y over time and the spender becomes more spendy. So they're polarizing each other. It's important to have, kind of, like a judgment free zone.

Even with opposites attracting, even if you have a similar spending personality to your partner, you might value different things. So one of you might value experiences and the other might think that's crazy to spend so much on experience. They value purchasing an actual thing. So with some couples I find it's really beneficial to talk about amounts that they have to spend on whatever they want judgment free. So it doesn't matter that I bought 30 bags of popcorn with my money. It's like, "Oh, I stayed within the amount that we decided." So there's no judgment on what's ... I find that can prevent a lot of arguments.

Tim Mullooly: So in terms of opposites attracting. When dealing with couples, do you try and ... If one is a saver and one's a spender, do you have them embrace that? Or do you try and have the spender try and learn some better savings habits? One partner, and the other partner kind of changing the way they are? Or would you rather have them be the way they are?

Ashley: Yeah, that's a great question. I think understanding each other is really important. Usually the reason that we're polarizing each other is the other one is not ... For example, if I'm the saver in the relationship and my partner keeps spending more and I keep saving more. Because I'm getting more frugal because I'm nervous about their spending, they're going to feel that pull back. That's what makes them more spendy.

So it's helpful to understand, what is behind the saver? What are their fears? What are their goals? What is behind the stress that's causing. I think sharing our why is really important, because we might not realize. Like maybe they'll say, "I saw this family member go through a tremendous hardship and I'm so scared that's going to happen to us." Or, "I was a child of an immigrant and I saw how frugal they had to be to make it." So I think that can create some amazing conversation around, "Oh, my first money memory was this," or, "this is how ..." So really getting to the why things are important to them or what the fear behind it is.

With that sharing, I think that the partner will want to meet in the middle. Or get closer, because they'll want to do that for their partner.

Tim Mullooly: Yes. I feel like if you just try and change the other person without really understanding why they are the way that they are, you could build some resentment there. So whether the person changes or not, I think, would you say it's more important to just understand the reasons why they are the way that they are?

Ashley: Yes. I feel like so much of our disagreements in relationships, especially around money, are about not feeling heard or not feeling like we have control or power to listen and to really get where they're coming from I think is the number one thing you can do to move behaviors.

Tim Mullooly: Yeah, definitely I would have to agree with that.

Another article that I saw that you were recently featured in, was about why all women need to talk more about their money. Why do you think in the past women have been hesitant to talk about money and what can they really stand to gain from engaging now in conversations about their finances?

Ashley: Yeah. What I found is, really not many people are talking about money, men or women. I think there's a lot of reasons. But it's not polite, it's taboo to talk it. I think there's like a shame. I think men growing ... I'm curious your thoughts on this too. What I found is that women are less comfortable talking about it and less confident. Men, I've noticed, don't know much more at all. They just are more confident and talk about it more. So-

Tim Mullooly: Yeah, no, I would totally agree with that.

Ashley: Yeah. So I find that really interesting. But I do think it's taboo or not polite. Because we don't talk about it we don't realize that everyone is struggling with it in one way or another. So we might feel alone, or we should know more. Or what if I say this wrong because I don't anything, we don't realize that's everyone.

So I often, when I give talks, I start by asking people to raise their hand if they think they should know more, or have made a mistake. I think people are often surprised to see that every single person, any age, men, women, any income bracket, are all raising their hand. Just because we're not ... It's not something that we're set up for success with. Especially as women, we're earning less, we're having to spend more. We're not investing as much, so we're working against a lot of things.

Tim Mullooly: Yeah. No, I mean, as from my experience too, as an advisor it's like you're saying, whether it's men or women, we're kind of all in the same boat. It's shocking how little financial literacy and personal finance knowledge there is for the general public. I would say even myself as an advisor, I don't know everything there is to know about personal finance. Kind of like you saying in the beginning with your background, with finance degrees.

If we don't know these kinds of things, people who don't study this stuff for a living sure as heck don't know what they're doing.

Ashley: Right. I think there's ... Whenever I talk at banks, there's an extra shame around working at a bank or being in financial services and not knowing. Because we feel like we should know, but it's a completely different animal.

Tim Mullooly: Yeah. Even going through a business program or things, or getting your degree in that field. They still don't really teach basic personal finance. Because apparently we're supposed to learn that at some point along the way, but no one ever really taught us that.

Ashley: Right, totally. I find too, a lot of parents want to start working on personal finance principles with their children and that is amazing. I think there's this feeling, or this pressure that you have to be perfect in order to share it with someone. I think that's what stops a lot of those conversations. But a lot ... Sharing our vulnerabilities about it I think, and mistakes we've made, can be even more powerful.

Tim Mullooly: You were talking about women are investing less, but you wrote an article about investing mistakes that women tend to make when they are investing. What are a couple of those mistakes that women tend to make and how can they be avoided?

Ashley: Yes. I'd say number one, and this is far and above all the other ones, is just not starting. That's something that I see as a difference between men and women is, we want to really understand everything that we're doing before we do it. That's a problem because often with investing, it's so much better to just do it and to have your money growing than to do it absolutely perfectly. Often you learn really well by just doing it. So I think that's something that men are, because they're just doing it, even though they don't know what they're doing-

Tim Mullooly: Which is more impulsive, yeah.

Ashley: We don't know what we're doing either. But we're not and I think that's the difference that's really hurting us, because then our money is not growing for us. So I would say getting started. Then, of course, you want to know some things, but setting a cap on it. Just taking action, because there's so much information out there ... and new funds, and new ... and there's differing opinions and so many directions. So you could just read about this all day for years and still not feel comfortable. Obviously most people who are not investing don't have that as that as their job. So they have other things to do with that time.

Tim Mullooly: Yeah. Like you're saying, you can look on the internet about a certain investment and find three articles about why it's good and four articles about why it's bad. So kind of a timely topic here, the holiday season is usually a tough time for some people to stay on budget. Do you personally have any tips or secrets to helping people financially navigate their way through the holiday season?

Ashley: Yes! The funny part is that there are things in life that we can't plan for. There are surprises, there are emergencies. I did this too, so it just cracks me up. But the holidays happen

every single year and still every single year we're stressed and we don't plan for them. So the best thing is right after they happen, I would say map out what you want your holiday season to look like. How many gifts, price per gift. Do you need to spend more on transportation? Hostess gifts, because there are more parties. Do you want to host a party? Look at everything around the holidays that you want to do and price it out and start saving for it per paycheck right after the holidays end. Because that will really make it a lot less painful when they come around. But of course, you can still do some of that now. We have some time.

But even before doing that I think it's important, one of the concepts I talk about is making things fabulously frugal. The idea is we want to honor what's important about something and definitely spend money there, but let go of the other things. So thinking about ... it's actually in the book, but it's thinking around, what about the holidays are your favorite things. One example could be you, instead of getting seven people gifts, you call them up and say let's do a secret Santa. Now I only have to buy one gift instead of seven. Or, my sister and I started for our birthday, saving in honor of each other instead of giving gifts.

Tim Mullooly: That's cool.

Ashley: Yeah, so we both ... it's like a donations to our savings account in honor on her birthday. So thinking about ways that ... A lot of times when you brainstorm these things, or even say, "You know, let's do one gift this year instead of three." Or, "We want a holiday party, but let's make it a potluck so we don't have to ..." or everyone brings their favorite cocktails.

We're trying to think of ways that you save money but it doesn't actually take away from what's important to you about the experience.

Tim Mullooly: Right. So kind of just maximizing your time and your dollars?

Ashley: Yeah. And it would look different for everyone. So it's important to think about what is most important to you about it and then let go of the rest.

Tim Mullooly: Yeah. I feel like, obviously, from a financial stand point that would help. Also I think you'd enjoy the holidays more, because you're spending more ... You're actually consciously thinking about what your favorite thing about the holidays is. So you'd save more money and you'd have more fun.

Ashley: Right, definitely. Then once you made your holidays fabulously frugal, then you start saving for it in advance, so then you're not stressed about spending the total amount in November and December.

Tim Mullooly: Yeah. I feel like that's a big thing for a lot of people. It's funny, because like you were saying, "The holidays happen every single year," without fail. November and December will come around every year. I'm guilty of it too. I'm like, "Oh crap, I'm going to have to spend a lot of money these couple months. I wasn't ready for that."

Ashley: I know. I don't know what we think. We're like, "Oh, I won't spend any money next year, it'll be different." I don't know we're telling ourselves.

Tim Mullooly: Yeah. And it's not different. So definitely agree with the planning it out ahead of time.

So, got a couple more questions here for you. I like to ask all the guests as we're wrapping up. Either personally, or professionally, or one of both, what's one piece of advice that has always stuck with throughout your life?

Ashley: My dad is very great at asking. He always told me, "Just ask, always ask." He's not only told me that, but he lives it.

One really cool story was we were going to look around at colleges together, and we were driving between two schools. On the radio B. B. King came on. He's like, "This guy is the greatest guitarist ever. Have you heard of him?" I'm like, "No, that's great, that's cool."

We pull up to our hotel, and his tour bus was there. My dad asked ... The funny part is, a lot of these things, especially as a high schooler, you're like, "Oh my gosh, don't make a scene, don't ask." But he asked the manager at the hotel, "Hey is B. B. King staying here? Who runs the show?" She pointed to somebody and he went up and asked him, he said, "I have my daughter, we're on a college trip. I would love to take her to your show." He's like, "Sorry, it's sold out." He's like, "Okay thanks." whatever, I wasn't even there for it. I just saw him run up to him and he said, "No go."

Then we were down in the lobby about to head out to dinner and the guy came by and was like, "Hey, there will actually be tickets waiting for you at will call."

Tim Mullooly: Wow!

Ashley: Yeah. They were amazing seats. There was back stage passes. I got to hang out with B. B. King and hold Lucille, his guitar. It was because he was not afraid to ask and follow up.

Tim Mullooly: Yeah, wow. That is an awesome story. It really drives that point home. I'm a big music guy, so getting to meet B. B. King, that's fantastic!

Ashley: I know. I feel guilty because I didn't even know him and got ... But now it's just one of favorite memories with dad. So it's really cool.

Tim Mullooly: Yeah. I feel that kind of ties back to what we were talking about before. About everyone is kind of in the same boat. So if you feel self-conscious about asking a question that you think you should know the answer to or not. Just ask.

Ashley: Definitely. Yeah, that's something that I ... People are afraid to look dumb, or they don't know that that's a question that people get asked 20 times a day, because we're all thinking the

same thing. So it takes courage, it's a practice and asking is ... whether it's asking for a raise, or asking ... I recommend starting with low stakes. We just are not programmed to ask.

Even if you're meeting a friend for diner, we're like, "Oh, I don't care when, I don't care where." But start having an opinion and practice like, "Hey, I want this entrée, do you want to split it?" "Hey, I want to go to this restaurant." Because I think if we just are only negotiating for our salaries, or only asking when it's very nerve racking, we're kind of not in the practice of it.

Tim Mullooly: Yeah. If feel like that's a good way to, again, maximize your dollars and maximize your time, and your experiences. Because then you actually get to do, and get what you want.

Ashley: Right. I know, it's like a crazy life hack.

Tim Mullooly: Yeah, exactly, who knew?

Last question. Kind of reversing that previous question. If you could give one piece of advice to young women entering the workforce today, what would that be?

Ashley: I love this question. I would say start before you think you're ready. I read this stat recently that said that women only apply to jobs when they have 100% of the criteria met and men apply to jobs when they have 60% of the criteria met.

Tim Mullooly: Wow.

Ashley: I think that applies to jobs, for sure, but also to taking on projects. I remember not wanting to make a mistake at my first job and wanting to do things that I knew I could really excel at and knock out of the park. I think that keeps you from getting the promotion, getting on the really cool projects, getting visibility. So something that I wish I did was take on projects that are kind of like, "Oh my God, I have no idea how I would do this," because you'll figure it out.

Tim Mullooly: Right, yeah. So kind of just stepping out of your comfort zone. Even if you're not 100% prepared for it, just kind of just going for it?

Ashley: Yeah. Especially if you want it.

Tim Mullooly: Yeah, exactly.

Alright. Ashley, that was all the questions I had for you today. Thank you so much for taking the time to come on the podcast.

Ashley: Thank you so much for having me.

Tim Mullooly: For the listeners out there, again, Ashley's book, *The 30-Day Money Cleanse* comes out January first of 2019. Be sure to pick up a copy. Also, check out the *Fiscal Femme*

website. A lot of great stuff on there. Some of the things that we talked about today. Thanks for listening to this episode of Living With Money, and we'll see you on the next one.