Episode 55 Transcript

# Rock Your Money with Patricia Stallworth

**SUMMARY KEYWORDS**

money, people, goals, business, entrepreneurs, plan, investing, mindset, manage, women, conversation, year, important, life, set, fearlessly, finances, work, person.

**Janelle Anderson**

Hello ladies, you are listening to Women Emerging Fearlessly. Did you know that four out of five women struggle with confidence and knowing who they are? This show is dedicated to helping women lead their lives with fearless confidence and to know how amazing they truly are. In this show, you will hear from women who are emerging fearlessly who have overcome many obstacles to pursue their dreams and passions. And they will inspire you and encourage you to stand up, step out and speak up. Be your authentic self and bring your true gifts to the world. My name is Janelle Anderson, and I am your host. If you enjoy this podcast, please leave a great review, and subscribe and share it with your friends. Enjoy the show!

**Janelle Anderson**

Welcome, everybody, to this episode of Women Emerging Fearlessly. I am here today with a woman who's going to talk to us about finances. And that is a topic I just told her I try to avoid. So, I need to have this conversation. And so, I want to introduce you today to Patricia Stallworth. She's the CEO of Money Wise 365 and the host of the Minding Your Money Minute podcast. She's best known for her motto: If you don't mind your money, someone else will and then they will control your future, which was coined when she published the Minding Your Money book in 1999. She believes in education and a holistic approach and specializes in working with professionals, entrepreneurs and do it yourselfers. So, I am so excited to have you here today. Thank you so much Patricia, for coming.

**Patricia Stallworth**

Thank you for having me.

**Janelle Anderson**

This is exciting. Money mindset is something actually I've been trying to work on for the last couple years because I realized I'd really just avoided it most of my life and lived-in kind of a scarcity mindset. And you know, growing up with big family, my dad was a military guy, you know, my parents had to always scrimp and save and budget. And there was, my mom always had the kind of fear around it, like there's not going to be enough. My dad never worried about it, but my mom did. And I picked up on that and just never really sat down to deal with it. So, I'm excited about this conversation.

**Patricia Stallworth**

Very cool, very cool.

**Janelle Anderson**

Tell us what is Money Wise 365?

**Patricia Stallworth**

Well, I'm gonna throw you for a loop here, because I've shifted that a little bit. And I've just put it on under the umbrella of my name. So, my new thing is Patricia Stallworth.com. So, what I'm doing is, what we're doing, what we do, there is a combination of things. Like you mentioned, the money mindset, that your mindset, really, I'm going to blow your mind here a little bit is responsible for about 80% of your success. 20% are your skills.

**Janelle Anderson**

Wow, yeah, I can see that.

**Patricia Stallworth**

Yeah. So, we're going back to the 80/20 relationship here. And it's amazing, because so much, so many of the things that we do, our subconscious really guides them through, you make a million decisions every day. And so many of them you don't even realize you're doing because your subconscious is taking over for you. The problem is that for many people, their subconscious is taking over for their money decisions. And in many cases, it's not helping them. I've gone through several studies, and the thing that I found is that most people form their money mindset by age seven.

**Janelle Anderson**

Wow.

**Patricia Stallworth**

If we don't do anything beyond that, we got a lot of people running around here who are making money decisions based on their seven-year-old self. So that gives you a clue of why so many people have so many problems just because they didn't get that education. And sadly, I mean, I think it's criminal, that they don't teach this in school.

**Janelle Anderson**

I agree. Yeah.

**Patricia Stallworth**

I mean, it really is. And so, it's really important to understand that money and money education is one of the things that we all need to do. We don't get it in school. So, it's left us to do on our own.

**Janelle Anderson**

And I really wish that I had, you know, I look back on my life now. And the situation that we're in, I'm like, man, I really and we didn't ever have, my husband and I were in nonprofit work most of the time. And so, we really didn't have a lot of income. And so, I just kept like putting it as you know, kind of pushing it away because I felt like, Well, I don't have the money to invest in blah, blah, blah, you know, and now looking back, I'm like I should have talked to somebody I should have gotten educated. You know, and of course, we have some but it not, not to the extent that we needed to, and even just how I think about money and how I kind of operate with it so, so I'm really interested, you know, I love that quote, if you don't mind your money, someone else will, you know, just to find out, you know more about what you do to help people with that. So, you say that you take a holistic approach. So, tell us, what does that mean?

**Patricia Stallworth**

Well, so many people tend to think of when they think about money, they think of automatically about investing, right? Money is so much more than investing. Money touches every part of our lives. I mean, it doesn't matter what you do, money is going to touch it, even your relationships, money touches it, you know, and it's so it touches every part. So, it's really beginning to look at how you interact with money, how money interacts with you, and really building a whole strategy, that is work, that works with you the way that you want to function. In other words, I deal with a lot of people when we talk about lifestyle, so we sort of design a financial strategy for them based upon the lifestyle that they want to live. And so that's that has to take a lot of things into consideration, not just investing, investing is just a small part of money management.

**Janelle Anderson**

Wow. I just recently, I'd say in recent years, five to 10 years, maybe began to think about that idea of having a relationship with money. Yeah, it's true. We do have one, whether we know it or not.

**Patricia Stallworth**

You absolutely do and the absence that, you know, a lot of people say, Well, you know, that's not something that I'm interested in, or, you know, I'm not a materialistic person, I don't know how to, you know, I was bad at math. So therefore, I can't manage my money and all those kinds of things people come up with, but the truth is, whether you sit down and decide to have that relationship with money or not, the lack of one is one, you know, it's, you know, you have it, whether you whether you plan to or not, so, not having a plan is your plan, you know.

**Janelle Anderson**

Yes, I guess I'm realizing that now. So, I hope people are really listening. And so, what would you suggest to do as far as creating a plan, you know, instead of it just kind of happening without your knowledge? Like, what are some great tips around that?

**Patricia Stallworth**

Well, I think one of the things that people tend to miss is that they plan everything else who would ever think about going on a vacation without having some type of a plan, you got to know where you're going, how you're going to get there, where are you going to stay, if you have the money to afford it, you know, you got to have all those things, and you create those plans for everything, even for your meals, you know, I'm going to cook this and I need this ingredients. And so, you're constantly planning except when it comes to your life. And your life is the most important thing. I mean, when you when you look at all the things that you plan for your life is at the top of the list. So, the one of the things that I would say to people is, you know, I talk about, you know, like five, maybe five different strategies. Number one is really to understand where you're at, you know, where are you now. So, understanding all the elements that is surrounding your life right now. The second one is where do you want to go, and having that vision, I think, if any, if you stop and think about all the things that you've accomplished in your life, you always had that goal, you know, I want to go to college and be this, I want to get this kind of job, you know, you had those kinds of goals. And you need to set that same kind of thing. When creating a financial plan or plan for your life. I call them life plans. The third thing is really understanding what kind of resources you have to take you on the journey. And I like to do this in a story form. So, where you're at, where do you want to go? And what kind of resources do you have for your journey? And then the next thing is, well, what could stop you, you know, what, what obstacles could get in your way? And so, it's looking at those kinds of things. And then finally, it's sort of looking at, once you get all of those things together, what kind of steps do I need to take to actually make that happen? And that's when you start to build that plan that takes all of those things into consideration.

**Janelle Anderson**

Nice. So that's, that's great. I love that journey. And looking at it kind of like that, that pathway. And it's not so scary when you think of it that way.

**Patricia Stallworth**

Yeah, no, it's, it's, you know, people think it's some kind of a mystical kind of thing, but it's very simple. It's just like creating a plan for your vacation. Same thing. All the same elements are necessary.

**Janelle Anderson**

Yeah, I think for me, like there was this whole fear that built up around it. I probably picked it up from my mom, but this whole fear was, you know, for me not really being in a situation. were neither one of us really made a lot of income and there wasn't any. There wasn't enough for retirement, you know, and, yeah, we budget in, we didn't overspend. But I was always, I always had kind of this feeling like almost like a dread, when I thought about sitting down and coming up with a plan or sitting down with a financial plan or around money for, I think, in the back of my mind, it was like, Well, I don't have enough to do that. And I, and it'll just bring that up, it'll all have to look at the fact that I don't have enough money. You know, it was kind of like wrapped around this kind of nameless fear that I never really unpacked until recent years. But I just think that's it's, it does seem like a mystery to a lot of people. And it doesn't have to be, but that's really important.

**Patricia Stallworth**

You know, and really the less money you have, the more important planning is because you have less to work with so. So, you want to make sure that you're using what you have maximizing it to the nth degree. And so, planning is so important there. And it's, I think the thing that has happened, and I remember when I first started out in financial planning, there was this, I worked at a firm, they would say, you know, don't worry your little head about that, I'll take care of that. You know, that was when, when I started, that was what the guys in the office would tell women when they came in, you know, it's like, don’t worry, your pretty little head about that, just sign here, and I will take care of that for you. And that pissed me off so badly. That's why I wrote the book Minding Your Money, because I said, if people, if people don't want to come in, at least they can read the book. And the book will give them some ideas about what they need to be doing. Oh, I was ticked, I was really ticked. Because that's the way they treated women. And in fact, when I started working there, that was the thing that they told me, you don't have to learn how to manage money, just bring in clients, and we'll take care of it, we'll manage that for you. And I said, Oh, thank you so much. Like that's gonna happen. That was not going to happen. That was not how I viewed my role. I don't know if you know my story. But I had gone through a pretty, pretty bad divorce in which I had left, all of I left my husband to really manage all of our finances. At the time, I was this big consultant traveling all over the country doing all these things. And so, I left him to manage the money. And I didn't really pay any attention to it at all. And when we were sitting at getting the divorce, we were sitting there at the table, a settlement table, and I looked down at the amount for our investments. And I was just, I was gob smacked at that point. It's like, I'm looking at this number. And I'm saying is there some is this is a typo? Is there something missing? Is there something that I don't know about? Because that number was smaller than I personally had put into our investments? Oh, my gosh, so I was you know, I had resigned myself to the fact that, yes, I'm losing my husband. Yes, I at the time, I didn't, I had quit my job to move with him to move to the other side of the world, you know, to help him with his job. And so, I didn't have a job, I wasn't going to have a husband. And now I didn't have any money. It's like a no. And so, I really, I lost it. I lost it that day. And so, they decided that they needed to take a break, so that I could compose myself. And but there was no composing, or there was like, there's no composing me. So, I left for the day. And I decided I finally decided that what I was going to do, I was a business consultant, I was a management consultant at the time that I was going to become a financial consultant. And I was going to learn how to manage my money, because that was never going to happen to me again. So that was how I got started in this whole business. And then to walk into this office and for these guys to say to me, don't worry about it, we'll take care of it. It's like no, that's not gonna happen. I think you're talking to, you must be talking to somebody else because you're not talking to me, because it's not gonna happen.

**Janelle Anderson**

The wrong thing to say to you!

**Patricia Stallworth**

The wrong thing to say to me, oh, by the time I got through lighting them up, they never said anything like that to me again.

**Janelle Anderson**

I bet. Well, good for you for standing up for yourself and not, and just carving your path and just making that decision, you know, take control. You know, and I think as women we need to have that mindset, not just about finances, but just our lives.

**Janelle Anderson**

All the way around. I'm looking at all of the, all of the things that are going on, there were so many we you know, we just had the election. There were women that were elected again, to Congress. I think we can actually do a lot better job, man. I think they just, we just need to go in there and show them how it should be done. I really, I'm really, I'm ready to go. Let's make it happen, you know, let's get back in shape because I'm in shape right now.

**Janelle Anderson**

Yeah, actually, that's true.

**Patricia Stallworth**

As you can tell I'm a shy person.

**Janelle Anderson**

Well, our voices matter. And we do have a place in this world equal at least and so you need to be taking that. Yes. And I am interested to, you know, you work with you say you work with entrepreneurs. So, a lot of my audience are women who own businesses or are entrepreneurs. What's a piece of advice, you could give them around money? You know, I need to hear it too. As an entrepreneur, managing our money growing our money?

**Patricia Stallworth**

Well, the first thing that you need to do is you need to track your money, you need to know what's coming in what's going on, where's it going? You know, and I thank so many entrepreneurs, and you ask them, you know, how much money did you make this month, or this week or this year? And they look at you like a deer in the headlights? I don't know, I have to talk to my accountant do and it's, and that's the wrong answer. Because your accountant is the person who just puts things together puts the information together, after you have done things. You need to have a plan beforehand of what you're going to do. So, you can check against Did I hit the goals that I wanted to do? Did I not get the goals? Why did I Why didn't I, you know, you need to have those kinds of conversations. And a lot of entrepreneurs believe that their accountant is really like their financial manager, and they're not there just a person who manages your books. And so, you're the person that needs to understand your own finances, where you are, and if that's where you need to be or not, you know, and to go from there. So, the first thing is just tracking your money to know what's going on. And so many don't do that, you know, have don't have that. And I really feel very, I really, I go in I smack a lot of hands. Don't do that. Don't do that, you know? So really, that's the very first thing. And I guess another thing that I would, I would really say to them, is when I work with entrepreneurs, what we do is we put together a monthly plan, and that has all those targets and things in there. So that each month we go through, and we see Did you hit the targets you were supposed to hit? And the thing that's so important that we sometimes forget, is if you don't have a goal, you know, how do you know if you hit it? Or if you didn't hit it? You know?

**Janelle Anderson**

Exactly, you don't!

**Patricia Stallworth**

So, every month we set a goal. And then we go back, and we review what actually happened from our projections. And I think that's so important is having that and looking at that every month. So, you don't get blindsided at the end of the year.

**Janelle Anderson**

Yeah, because if you set a goal, you then have to come up with a plan of how I am going to make that. And if you don't set that I know that's true for me, if I don't set the goal, whole months go by, and I didn't do anything that would produce an income. Because I'm not thinking about that specific goal. You know, but if I set it, then I'm like, Okay, now, what do I need? How many clients do I need? Or how many courses do I need to sell? Or, you know, what am I going to do to hit the target? And that puts me into action of going out and making it happen.

Absolutely, and I think the other part of that that's that so many people miss is that is that accountability piece. You know, it's hard when you're a solopreneur. And I work with a lot of solopreneurs when your solopreneur you don't have anybody you know, that's, that's really just beating you over the head and saying, what are you doing today? What are you doing, you know, and so it's that they know that every month, every month, they got to come to me, they got to explain to me what happened? And I know some of them work like the dickens the week before they come to see me, they don't do anything. They don't do anything, it's beginning of the month, but that that week before they come to see, it's like they're working their behinds off, you know, just to just to have not to be able to tell me I didn't get anything done, you know, kind of thing.

**Janelle Anderson**

That's the power of accountability right there.

**Patricia Stallworth**

Yeah.

**Janelle Anderson**

It will definitely light a fire when you know, you have to go report to somebody. It works every time.

**Patricia Stallworth**

It works every time. It works every time. Yeah.

**Janelle Anderson**

So how critical would you say being in control of your money is today in today's world?

**Patricia Stallworth**

One of the things that I would say today, we're in a we're in a crisis situation all around. I mean, there's so many things going on, from the pandemic to you know, all kinds of things and every day is uncertain. And so, it is so important today, it is much more important today than ever before that you have control of your money. I think that one of the things that that I like to impress upon people is that making money is one half of the equation, managing it is the other half. If you don't do both, then you could find yourself in a lot of trouble. So right now, managing it. And, importantly, putting together that cash reserve, because we don't know what's going to be happening. So, having that cushion, putting that cushion together, even if it's a little bit that you skip off each week, doing that on a regular basis, so that you have that you're building that cushion. It is a, you know, I can't even tell you what's happening next week, let alone next year, you know, kind of thing. So, I really encourage people to really put that plan to have that monthly plan together. And to work that monthly plan. Because what I what we tend to do, what I tend to do with clients is we have a 90-day plan, which we break down into a monthly plan. And so, I only go 90 days out because we don't know what's going to happen. So, if we can work that 90-day plan, there was a guy who wrote a book called the 12-Week Year, and I didn't read the book. But I thought that was such a great idea. It's such a great title. They have every 12 weeks is a year. So, they work, if you work like that, then think how much you could accomplish. Because you know what happens? We don't do a lot at the beginning of the year, in a sense, we say, well, we're gonna get started. And then like, it's near the end of the year, we're really rushing, we didn't get anything accomplished kind of thing. But if your end of your year is every 12 weeks, you get a lot accomplished in that year. And I thought that is such a great concept with a great idea. So, I stole it from him.

**Janelle Anderson**

I started working with 90-day goals a couple years ago, and I found it is really it does put you in action mode. And there's even science behind it, like our brains work better with a 90-day quarterly kind of mindset and setting those targets for each quarter rather than a whole year. And it does create more momentum, I guess. And it's more achievable. It's enough out that it's challenging and pushes you and gives you something to work toward, but it's not so far out that you're kind of like oh, well, I have plenty of time.

**Patricia Stallworth**

I talk to clients about smarter goals. And the M and smarter is meaningful. And so, when you're setting these, these, these lofty goals for like five years down the road, or three years, I mean, it's like, you know, whatever. But if you're setting it for 90 days out, it's like, Is it really meaningful? Is it going to help me get to where I want to go? Will it help? And so, by looking at that, in that timeframe, I think it's just fabulous. So, I really do I encourage people to do that, that that 12, week, 12-week year, I think it's cool.

**Janelle Anderson**

The other thing it does too, like speaking of money, money, your financial goals for 90 days, it's a lot more specific, and it's broken down into more like, Okay, if I'm going to do this in 90 days, you know, what's realistic to set as a goal and then breaking that down into each month? What do I need to do to move myself towards that? And so that way you are you are actually moving more, there's definitely more momentum, and it's also more doable. You can see in your mind, like I can see myself getting there, because it's not that far away.

**Patricia Stallworth**

Yeah. Yeah, it doesn't encourage you to, to set more realistic goals. I know I sometimes talk to people on our, like an initial conversation, and I asked them, how much money do you want to make this year? And they'll say something like 100,000 or 200,000 or something like that. And it's like, well, how much did you make last year? About 30,000?

**Janelle Anderson**

Okay.

**Patricia Stallworth**

Are you gonna make the leap to that, you know, what do you do? What's your plan? You know? Yes. And many times, they don't have a plan, you know, I mean, they don't have any ideas, just sounded like a good number.

**Janelle Anderson**

Sure, let's just throw it out there and see what happens.

**Patricia Stallworth**

It is a good number. And it's like, they always tell you to stretch. It's like yeah, stretch but don't break or Yes, yeah, it's gotta be realistic, and achievable, you know, stretch you but achievable. So that way you don't lose hope and give up and then nothing, you know, once you once you decide there's no way, I'm going to do that, then you just give up and they have we have what about 80 to 95% failure rate for businesses? Yeah, so a lot of that is related to money issues. Mm hmm. So, it's really getting that part of your business together from the beginning.

**Janelle Anderson**

Exactly. When I once had a session as a coach. I was coaching her, and she was coming into the coach training program that I went through, and I worked for them as a coach with new students. And we always ask them, you know, what did what was their long-range goal? And what did they want to achieve event, you know, when their businesses going like a year from now or something or two years, five years, whatever. And a lot of them would have huge, huge goals. This one was like, I want to make a million dollars or $2 million, a huge number. And so, I was like, wow, that's, that's awesome. And what do you do now? And she was a waitress in a restaurant. And of course, you know, probably making maybe 30,000. I don't know. And so, I asked her, Well, what is your plan to make that much money and she didn't have one, she was just going to become a coach. She was going to become a millionaire. I'm like, Okay. Yeah. And when I started to, like, break that down, like, okay, that's great. And anything's possible. I do believe that. But let's break this down into like, step by step, like, what does that look like? How is that income going to come into you? And she didn't like it at all.

**Patricia Stallworth**

Yeah, no, I had a conversation with a young lady just today. And because I often open up time on my calendar, just to talk to people. And so, she jumped on my calendar. And she wanted to know, she was asking about tax law and things like this. And so, I asked her, I said, Tell me about your business. And she said, Well, I want to hire 10 people. And I want to do this, and I want to do that. And I'm saying, so I asked her, I said, do you have any sales? And she goes, No. You don't want to hire 10 people, if you don't have any. I mean, it just, it just doesn't work. That way, you get some sales first, then you think about I'm going to expand and I'm gonna Exactly. So, a lot of times, they just don't? Well, the thing of it is, and here's where it gets. So, here's where it gets kind of, I don't know, kind of, I won't say, I won't use that word. But a lot of people look at business owners, and it looks easy. It looks so easy. I mean, they work when they want to work, they, they work where they want to work and all of that. And so that's all I have to really think about doing, it's just sort of hanging up my shingle, deciding what I want to do hanging out my shingle, and then I'm done. You know, that's it. And they will come, they will come. I mean, it's, it's so they've made it look so easy. Whereas people wouldn't think that about, you know, a surgeon, you don't think, okay, I could just hang up my shingle, and people will come, and I can operate on them. It's like, no, but they look at businesses like business ownership like that. And I think there's, there's a, again, there's a lag in education, that really, people need to understand what it takes for a long time I worked at the Small Business Development Center. And so, I had business owners of all shapes and sizes of everything coming in. And in many, many cases, it was really just bringing them to the realization, you know, that you got to do more work, it's not going to just automatically happen like that. And in some of our conversations, they told me, I'm so glad you told me that no one's ever told me that before they just let me go on and on. And I said, I don't want to see you fail, I want to see you succeed. So, let's tweak, let's tweak your idea, let's tweak all of these things, you know, to make you successful. So that's the way I kind of approach that.

**Janelle Anderson**

I think that's a really good point to make too, is that because I know when I was getting ready to start my business, I was afraid I wouldn't know I didn't know much about, you know, the business side of things. And I worried that I wouldn't be able to do it. But I decided, you know what I can learn what I need to learn. But I knew that I needed to learn some things and you can learn it, even if you don't know it. So that's a really good point to make it but you need help, I think we all need help. And that's a big part of becoming an entrepreneur is realizing that there are certain aspects of your business that you will have to invest in to learn and to have that help. Because trying to do it all on your own, that's what I have tried to do. And I went as far as I could. And then I started having to you know, I'm investing in, in people that are helping me with building the business and going to another level with things that I don't know how to do, and I just don't have the time to learn all of that. And I don't want to but there is this aspect of you know, investing in it so that you can grow it and learn, you know, you can learn and, but you do need to learn. You do need to grow with it. It's not going to magically just happen. There are things you need to do.

**Patricia Stallworth**

Absolutely, absolutely. It's all learnable but you have to have that that mindset. So many entrepreneurs become entrepreneurs because they think believe they know it all.

**Patricia Stallworth**

You know, they know everything. There's nothing that anybody can say to me and tell me because I know it all that I'm like, Okay, then, hey, go for it. I, I wish you the best. And I really, I say that sincerely because I do wish them the best.

**Janelle Anderson**

But you know, when you look at super successful entrepreneurs out there, who are multimillionaires, now. They did not do it alone. I don't think there's one successful person that could say I did it all by myself. Right? So, they got help they brought on team members, they outsourced, they delegated, they invested in their own coaches, and business advisors, financial advisors, like it takes a team, it takes a village Really.

**Patricia Stallworth**

It really does. It really does. I think delegation is the one thing that is so hard for so many entrepreneurs, because nobody can do it as good as they can. And so, it's really getting them to understand that. And I'm guilty of this, too, that even though you're good at something, maybe it's not the most productive thing for you to be doing. Maybe you need somebody else who can do it in that time. And really not for very much cost than then taking your time that should be with sales or whatever it is that you do that's really going to bring money into the business. And that's the important thing is how do you get money into the business.

**Janelle Anderson**

Yes, yes. That's the lesson to be learned for sure. So, what are three steps people can take today to start the process of taking control of their money? Or maybe increasing their control?

**Patricia Stallworth**

Oh, yeah, or increasing? I think that you know, and I've kind of alluded to this a little bit before, one step is just to figure out where you are, what's coming in what's going out? And where's it going? You know, I mean, so many times, you hear people say, you know, I made a lot of money. But I don't know where it is. I don't know where it went, I have no idea. So, it's really getting that control. So, number one is, is really understanding what's coming in what's going out. And where is it going. I guess the second thing there, and we alluded to that, too, is setting goals, but not just not just physical goals of how many sales I want the physical goals of how much money you want to make, there's a difference between sales, you know, because we get into a profit, versus, you know, what it costs you to, to create that sale. So, it's really looking at the profit side of that. So that's the second thing would be having that financial goal. And then making sure that you're evaluating all the time and making adjustments to see if you're still on track to achieve those goals. So many times, we do set, we do set goals for everything except for our finances. And I think it's important to have that financial goal, even if it's four, even if it's for how much you just want to stay. And I guess the last thing inside of there is having that purpose for your money. You know, a lot of people say, Well, I just want to make a lot of money. And it's like, no one wants to just have a stack of just paper, you really want you want that money for a purpose and money for a purpose. It's easier to actually accumulate, because you're doing it for that purpose. And if it's a motivating purpose, then yeah, you're going to work even harder to try and get to that point. So, having that motivating purpose is extremely important to keep you going there.

**Janelle Anderson**

Yeah, those are good. Good tips. Great advice.

**Patricia Stallworth**

Yeah, people can go to my website at Patriciastallworth.com. And when they go to Patriciastallworth.com, right there at the top, there's a button that says, "Take the Quiz." And it's a money quiz that I have for them, because it gives you the opportunity to see if you're making the right money decisions for you right now. And so, going through that quiz, and I've got some, some good tips at the end of the quiz to really help you. Number one decide if you're on the right track, if you're not on the right track, and just some of some other resources inside of there that you can take a look at, that's going to really give you a good a good footing into whether or not you're doing that. And then at the end of that there is an offer by me for to have a conversation. And I love to talk with people, and I love to just, I love to just make, you know, help them get on the right track or stay on the right track or whatever it is. So, in general, that's not a sales conversation. It's just a conversation to, we talk about the results of their quiz, and then some things that they could possibly do to move themselves forward.

**Janelle Anderson**

Nice. That's a really valuable offer. So yeah, so we will put your website link there in the show notes and so everyone will be able to find it and go there and take that quiz and any last words of wisdom for mostly women entrepreneurs out there listening today?

**Patricia Stallworth**

Well, I guess I'm gonna end up where we started at it with my slogan, if you don't mind your money, someone else will. And then they will control your future. And it's so important today that that control is with you, and that you don't give up your power. Money equals power, and money equals choices. And the more you, the better you manage your money, the more choices you have. And so, with choices, it's unlimited.

**Janelle Anderson**

So, yes, good advice, especially today. So, ladies, this is a part of being confident and being fearlessly confident, is being in charge of your money being in control of your money. And don't be afraid like I was to take a look at this. And take that quiz. Reach out to Patricia if you'd like to have a conversation. And so, thank you so much for coming and sharing today. All of your wisdom.

**Patricia Stallworth**

This has been fabulous. Thank you so much for having me. This has been fun.

**Janelle Anderson**

All right, ladies. So that's it, but go out there and be confident, be real and be you see you next time.

**Janelle Anderson**

I hope you enjoyed that episode and got a lot out of it that will help you on your journey to becoming fearlessly confident. If you would like to know how to work with me, to help you to become fearlessly competent. Just email me Janelle at emerging life coaching.com you can also go to my website. There's lots of great resources on there, including a free mini course called Be confident, be real, be you it's a three-video course with downloadable action guides that will definitely help you to get on this journey to becoming fearlessly confident. My website is emerginglifecoaching.com Thanks for listening and until next time, be fearless. Be confident and be you.