

EPISODE 23

[INTRODUCTION]

[00:00:04.1] ANNOUNCER: Welcome to the Creative Empire Podcast. Each week, Reina Pomeroy, the life and biz success coach and Christina Scalera, the attorney for creatives are taking you up close and personal with successful influencers in the creative community and tackling your biggest business hurdles. Their mission is to help you, creative entrepreneurs, think beyond your daily biz so you can make the brave decisions that build your Creative Empire.

[INTERVIEW]

[00:00:36.2] CS: Hey everyone, it's Christina Scalera. I'm here with Reina Pomeroy of Reina and Co. and we're back for another episode of the Creative Empire Podcast. Hey Reina.

[00:00:45.2] RP: Hey there.

[00:00:46.2] CS: I'm also joined today by Lauren Bowling and she is the blogger behind L Bee and the Moneytree. Lauren has been featured in all the big outlets, Business Insider, Forbes, all that stuff but today, she's talking to us about how she's already made \$8,000 this month and she only works 20 to 25 hours each week, which is pretty incredible.

So without further ado, let's dive into Lauren's story. Lauren, can you tell us a little bit more about your background and how you got to the point where you can literally work basically a part time job at more than most people are making at their full time jobs quite arguably?

[00:01:27.2] LB: Absolutely and thanks for having me. So it all goes back to my blog L Bee and the Moneytree, which I started in 2012. Prior of that, I was an actress, I moved to New York City, I have a very long background of bad financial decisions and then I started working at a hedge fund in New York City, moved home after I was done with New York and decided, "I'm going to start a blog," and at first, it was a creative project and an outlet, a way for me to work on my writing skills because that's what I really wanted to do.

And then four years later, I've built it up into this online business where, as you said, I make really good money from home and I work part time and I still do theater but it's more for fun. So the evolution of that has been really interesting but it also goes back to just being really good with money and trying to focus on earning more instead of trying to coupon and save, which is the big message of my website is, how can we empower people to make more money.

[00:02:25.4] RP: I like that.

[00:02:25.9] CS: Yeah, for you guys just a little back story, I actually met Lauren because I read an article of LearnVest, which is a personal finance site and they help you budget. If you don't hire a personal finance person or whatever it's called, you can help me out here Lauren.

[00:02:40.6] LB: A Certified Financial Planner, yeah.

[00:02:42.8] CS: Thank you, that's what it is. So if you don't want to do that or if you're not ready for that, it's kind of a do it yourself version. Anyway, so I was on LearnVest reading this article and Lauren was quoted in there. I went to her blog and it's this big fancy blog and I was like, "Oh my gosh, I want to do this." So I just e-mailed her and never expected a response and she responded right away.

I was just was like, "Will you coach me?" And she became my blog coach and then from it, she actually lives in Atlanta and so this huge friendship has started and it's just been such a highlight of my life right now in Atlanta. So I'm so excited to have you on here today and I think your story is really incredible because the things that you tell me, you're just like, "Oh yeah, I did this and I made that much money," and I'm like, "That's really hard to do." And you do it so well, you come up with products, you have things like affiliates and collaborations that you do and so can you dive in and tell us where is that \$8,000 coming from right now?

[00:03:42.8] LB: Yeah, absolutely. I just started recently doing online income reports on my website. So if you go to L Bee and the Moneytree, there's a navigation label called "Income Reports" and you can see what I make and I detail — because it felt very weird to be like, "I'm an online entrepreneur, I am a blogger and I'm doing it full time" but not too chronicle for people how that was happening. It felt very inauthentic.

So back in April I started doing online income reports which has been strange because once you put it all out there, then people come up and start asking you questions or they'll make comments about how much you're making or what not and so that's been weird but it's basically through three different ways. It's through sponsored campaigns, my blog, working with brands, I'm very brand friendly.

I work with probably six to 10 national brands a year promoting their products to my audience, so I am getting paid for my online influence. I recently launched my own digital product line. It's a blogger workbook based on the coaching that I did with Christina and others and then it's affiliate income, which I also only started doing towards the end of 2015. So I've been blogging for four years but for the first three, I was only making probably two like \$2,000 to \$3,000 a month.

Which is good but it was my side hustle. I work full time on marketing and then I just blog for fun and then last year, I left my job because I thought I wanted to work for myself and at first, I started a freelance writing business and then I decided that I didn't want to do that. I wanted to create something more sustainable, maybe a little bit more passive so that I could go out and do things that fulfilled me more creatively than just writing copy for people that I wasn't really invested in. So the shift's been really great and it's paid off but I definitely had to pay more attention to the blog itself in the last couple of months or so.

[00:05:30.7] RP: Very cool. I'm really curious and I think our audience is going to be really curious about how you've had a lot of creative journey shifts and this has been like a theme throughout our podcasting is that like people have a lot of different things that they've tried or things that they've done and in order to get to where they are today and that's been the case for me, that's been the case for Christina.

And so can you tell us a little bit about how you settled into what you're doing now? You were an actress before, you worked on Wall Street, there's been a lot of different things in your past. So can you tell us how that kind of comes together?

[00:06:06.3] LB: Absolutely. So I was at home after I moved back from New York City. I was unemployed, I'd been an administrative assistant in New York and I didn't want to be an administrative assistant for the rest of my life and my parents were pushing me, "Go back to school, go back to school" and I was like, "No, I didn't want to do that." So my mom handed me this article, I remember it was from USA Today and it was titled "Ways Millennials Can Keep Their Skills Sharp When They're Unemployed."

One of those is just start a blog so you can work on your writing skills. So I did that and I was blogging for maybe three months and for whatever reason, I was able to talk to a CEO at a startup here in Atlanta to hire me to run his social media because I had been running social media for my blog. So that's how that shift happened and then working in marketing really lent itself to blogging because I was learning things at work that I then applied to my blog and vice versa.

It grew from there, but I think the creative shifts happen when you just really lean into it and you go for it and if it's not working, taking a step back. But blogging is like any creative business where I call it "throwing spaghetti at the walls and seeing what sticks", especially when you're trying to grow readership because that's how you grow income and so it's all experimentation and data and probably a lot more so than I thought.

[00:07:23.4] RP: But you're a numbers gal so it works for you?

[00:07:26.2] LB: Yeah, yeah I like numbers.

[00:07:28.0] CS: Yeah, I was going to say it is like throwing spaghetti at the wall but you have a very good eye for the numbers not just personal finance numbers but also your Google Analytics and this is something that I feel like when we say the word Google Analytics or SEO, I think most people probably tune us straight out.

[00:07:46.4] RP: Right like, "Oh, this is awful."

[00:07:49.1] LB: Really? I find it fascinating. I think I do my Google Analytics like 10 times a day. I'm like, "Where are these people coming from? What are they interested in? What's my

highest rated post for today? How can I monetize that?” I find it fascinating. I’m obsessed with my Google Analytics seriously.

[00:08:06.8] RP: You and Davey Jones together.

[00:08:09.7] LB: It’s an addiction.

[00:08:12.3] RP: That’s awesome.

[00:08:12.8] CS: That is. So I mean using things like that, how have you grown the blog? I mean I think one of the things that you taught me that every time I say it to someone, it’s like a lightbulb, this revolutionary thought in their mind is that you can recycle content on your blog like that article from nine months ago, a lot of people haven’t seen that. You’ve had whatever, 5,000 new e-mail subscribers since then. So what are you doing, what are you looking at and how are you deciding when to schedule or reschedule a content or recycle content?

[00:08:45.7] LB: Sure. So it isn’t so much that I am rescheduling content but I’ll take something from maybe a year or two ago and I’ll update it because things have happened or I’ll have like a new thought like the way I budgeted four years ago is totally different than the way I do it now, things have happened, my life has grown. I will also tell you something that’s really cool, I think content is so beautiful.

I love content, I worked in content marketing before I went full time, it’s so beautiful because there’s endless ways to repurpose it I think, and that’s where I get creative fulfillment is that you have to think creatively about how you’re going to repurpose it because sometimes it’s not so obvious. So right now, I am creating two — I wanted to create two free e-mail courses for my readers and I was going through and I outlined it and then I went to write it.

I realized that I had all that content already what I wanted to write about, I just had to repackage it and gloss it up a little bit and so it didn’t take me as long as I thought. I had sectioned off two whole days to get this done and it took me two hours that I had already. I already done it and I was like, “Wow, that’s awesome.” So I think it’s just about getting creative. You can turn stuff into infographics or courses or products. I mean the list endless. Endless, endless.

[00:10:00.1] CS: How do you decide to turn into a product? Is it a popular blog post, is it just something you think is a good idea, something your readers ask for?

[00:10:10.2] LB: There's two things. I get a lot of reader e-mails and then also, I send out a survey every year to my readership that's like, "Who are you? What are you struggling with this year? What do you find interesting?" So over the last couple of years, I've realized that my audience, through the survey, has evolved from it's mostly women and it's a very debt focused audience. And I didn't think I knew that had I not done the survey.

Because when you have so many pieces of content, I mean sure there's stuff more popular than others but there's 10 different categories so you don't know what's really at the heart of what people are thinking about and then I do look at my Google Analytics and find out who's clicking where and what's the most popular and so then you can create, you know, if you have a post like, *How to Pay Off Debt* well then you can create 10 other posts that are like, *Here's How to Pay Off Debt*, *Here's Five New Ways to Pay Off Debt*, *Here's What You're Missing When You're Paying Off Debt*. It all spirals from that one popular thing so you can create more popular posts if that makes sense.

[00:11:07.0] CS: Yeah.

[00:11:07.9] RP: I have a question about, so I think our audience might have a blog. They might be a photographer and have a blog but they don't ever monetize it or they don't know how to monetize it. Is that an opportunity for somebody who's more service based business? I guess you were a service based business too, so I don't know if that makes sense? But what would you suggest for people who have never done that kind of thing and figure out what's next for their blog?

[00:11:34.1] LB: So I think people who have blogs as part of the business, the blog can either work best in one or two ways and it really just depends on what's best for your brand but they can either use the blog more strategically to bring in leads for the business or I think a lot of people, especially maybe photographers or other creative service types, can leverage affiliates.

There's nothing that says you can't recommend what you're using to people who know your work.

I think that's probably the two best ways. I'm not sure if a photographer who has a blog would ever work with a big brand is part of a sponsored influencer campaign but there's certainly ways to make money and I also think people who do creative service based businesses, they don't do digital products either and I think they can totally do that as well like, "Here is a completely digital non-service based thing that I do," to supplement their income or make more money.

[00:12:27.1] CS: Yeah.

[00:12:27.4] RP: That's awesome.

[00:12:28.0] CS: We actually and she's coming on later on the show but we have a friend here, Shelby by Shelby Rae Photographs, she has an Instagram account for her dog and basically makes enough money to pay for a lot of things in her life from her dog's Instagram account and all she does is take beautiful photos of her dog with certain branded items and so that's one great example of someone that's done that.

I hear this complaint a lot from photographers or graphic designers or something like that where they don't know how to get more people buying from them, using their service, making passive income, they have too many clients and they're just drowning in work. They want that passive income and I hear so many excuses from people where they think that they can't make some kind of passive product.

They can't make a workbook, they can't make a course, they can't make a worksheet because, "Oh well these are my clients," and so I think where it gets confused is that you have to decide, are you going to develop a business to business product? Like your blog or workbooks are for people that want to blog, but they're not necessarily for the girl in her 20's that's living in a college dorm learning how to budget for whatever, buying a home or something.

[00:13:37.0] LB: Exactly.

[00:13:38.3] CS: So that would be more like, the latter example, that's the business to consumer and so there, if you created whatever like budgeting worksheets for this girl that's learning how to budget for a home, that's a business to consumer product and so I think that's where people get really confused. Either of you, what's your take on this?

[00:13:56.4] RP: That's such a great point because I see this with a lot of photographers especially right now where they are may be a wedding photographer and they shoot weddings but then they have this other branch that they want to start where they're mentoring people or they want to do workshops or some other revenue stream that's going from B to C to B to B and it's really important branding wise too, I think, to have those two be really differentiated because you're talking to two completely different audiences. So what's your take on that Lauren?

[00:14:26.8] LB: I agree, I think it's important just before you start to figure out what your branding is and part of my blogging workbook, the first chapter is all about like, "What are your values? What do you see your brand? Who's your ideal customer?" And I think no matter who you're selling to having that clarified first is going to help you sell better and sell more easily because you are not figuring out as you go.

[00:14:46.6] CS: Yeah, I mean one of the things that you did that was really smart Lauren was that you have a blog and then on the side, you have your Beehive Content and so it was never the same business from an outsider perspective even though you were the same person running those things. So just to give you guys a little background or maybe you should do this Lauren, tell them what Beehive is versus L Bee.

[00:15:09.8] LB: Yeah, so Beehive Content is my LLC and first, it was just the LLC for my side writing business for people because I work in content marketing and copywriting. People would approach me and say, "Hey do you freelance?" And I said, "Sure," and then the blog started making money and then it all fell under this big umbrella and then when I went to work for myself full time, I was like, "I'm going to be a freelance copywriter full time."

I realized that that was very draining and that wasn't the kind of business that I wanted to run but yeah, I still have that business. It's just the blog is now — it was 80-20, Beehive Content and 20% blog. Now, it's 80% blog income, 20% Beehive Content and this is something I talk about

on my site. When you work for yourself or even if you have a corporate job, having multiple strings of income is always a good thing.

Because then you're diversified and if something goes up in smoke, the next day you have other sources of revenue to depend on until you figure things out. So I think it's just very smart to have as many ways to make money as you can.

[BREAK]

[00:16:14.3] ANNOUNCER: Are you enjoying the show? It would mean so much to Reina and Christina if you take two minutes and head to our iTunes and leave a review. It doesn't take much time but it helps them bring you more value packed content.

Back to the convo ladies.

[BACK TO INTERVIEW]

[00:16:29.9] CS: You touched on a really good point, which is that you can actually be in control of your financial destiny and that's one thing that I've taken away as a reader of your blog because if you get fired from a job but you're still making \$3,000 a month from your blog, I mean yeah your lifestyle is affected but you still have \$3,000 of income, which is not nothing and then on top of that, you even within that \$8,000 now that you've earned already this month, it's diversified down to different income streams, even within that amount of change.

So if someone is still working a nine to five job and they just feel like they're too exhausted to start this, they don't know where to start, this all sounds well and good but they're like, "I'm never going to make \$8,000 on my own. I can only do that if I work for someone else." What would you tell that person?

[00:17:25.1] LB: So I think it is possible and I think it's only become possible in the last couple of years. So it's possible but people still have this mentality that you have to work the nine to five or the safe job but we're living in the internet age and the gig economy with Uber and Etsy and there's so many ways online to make money and yes, you'll have to invest time and energy

to get it started but I think it's really important for people to understand that like once you get things up and running then it takes off and you can spend more time doing the things that you love.

So it's really important to start now, to start somewhere, just absolutely start because it is possible. That was my, that *40 Pieces of Advice from Girl Boss's* article that Christina provided a quote for. That was the first tip, "Start now, start today", because every day that you're not, you're losing money or at least that's how I look at it.

[00:18:15.0] RP: I love this and it's bringing me to a different kind of focus in the conversation but I want to ask you a little bit about money mindset because I think you really have an abundant perspective on money and there's such a huge narrative in terms of me growing up and I think our audience growing up around scarcity and so, can you give us a little bit of — you're nodding your head yes, so I'm guessing you're really agreeing with this.

I just want to hear from you what your mindset is, if you have any money mindset practices or people might not even know what that even means. So if you can just walk us through a little bit of that, that would be super helpful.

[00:18:51.1] LB: Yeah, absolutely. I love that you used the words "abundant" and "scarcity" because I think people see that they have these money behaviors that maybe they don't know what to call it and Marie Forleo has a video on abundant money mindsets and it's basically instead of couponing or saving money, instead tend to put my energy into how can I earn more money? What's going to earn me more money?

The way I tell people to look at it is, how much is an hour of your time worth? If you're a service based creative or an entrepreneur, it's probably like what? 40, 50, \$60 an hour, there is no way that you can coupon your way to \$60 an hour spending an hour couponing. It's just not possible and I think there is a time and a place for couponing and it's a good thing but I think abundant money mentality is the way to go.

Because then, your energy becomes more about empowering yourself and obviously, everyone wants to make more money. But yeah, I will say that if you have a scarcity money mentality, you

have to really focus on doing things to break that because our money habits and our patterns, they've been with us since childhood. So it's not so easy to just say, "Okay, I want to make more money universe, come at me."

There will be times where you have to consciously be like, "What am I doing right now? I'm coming from a place of fear." Because that's what money scarcity is. It's fear and people don't understand that and I don't think anyone if they looked at it would want to make decisions whether it's money or job or love. It's from a place of fear but because it's money, you're like, "Oh God no I have to save it because I'll be homeless," or whatever. But yeah scarcity bad, abundant good.

[00:20:36.5] RP: Absolutely, thanks for hitting that home. I think for me, abundance is my word of the year and I am looking over here because I have a little doddle about it and for me, it's really shifting to focus from "there's not enough" to "there will always be enough" and that's been such a transformational thing in my first year of business, trying to decide that there are going to be enough clients, there are going to be enough ways to pay the bills and more.

There's more where that came from kind of thing and I think a lot of people who really get hung up on the competition stuff out there in the world it's because they are coming from a scarcity mindset of like, "Oh there's not enough clients in my local town," or, "I'm scared that I'm not going to be able to pay my bills."

[00:21:21.1] LB: Well, worrying over that stuff is so exhausting and I think people think it's necessary. They're like, "Oh, I'm a business owner. I have to worry about these things." But it's exhausting and then that energy that you're spending worrying about that is energy you're taking away from being creative and growing your business, which is the cure of what you're worried about.

So yeah, I think it's really funny how people get wrapped up in that but when I started, when I went to work for myself full time last year, I loved that Marie Forleo, in her video she says, "When you put money into your business or into yourself, you're supposed to kiss it and bless it and say there's more where that came from," and so I did that for a year and it was hard but I really believed that any money that you put into your business, if you're strategic and thoughtful

and passionate about it, you're going to see it back. I really do. But I think you have to believe that things are going to work out for you.

[00:22:14.8] RP: And I think the caveat to that is that you have to be strategic. You can't spend money willy-nilly, throw money and hope that it will return. Be really cognizant of what you want that return to be, right? Another thing that I'm hearing from your story in terms of money mindset is that you don't have to work hard in order to make that money.

I mean you're working hard but you don't have to work long crazy hours in order to make that money like you would maybe in a nine to five or an hourly wage kind of a job. You can be strategic, you can grow an audience, you can have different kinds of revenue streams in order to make that really great income.

[00:22:51.3] LB: Exactly. Well I was telling Christina that I was sort of bored because it is hard. You are used to working 40 hours a week and then you go to working 20 and then you're just like, "Okay, now what?" And there's always things you can be doing but I don't think that in the age we're living in now that people need to work 40 hours a week. I think even in corporate jobs, people should work maybe like 30 hours a week max.

Then go about and do the things that are important to them because technology just makes things so much easier. The fact that it's still a 40 hour work week is appalling to me but then I was telling my mom sometimes I feel really guilty because I'm not working and I'm not producing and she's like, "Get over that." She's lie, "You're just working smarter and that's a good thing," and then I'm like, "You know what mom? You're right."

[00:23:35.0] RP: I love that. Do you have any bad money stories from youth?

[00:23:42.5] LB: Oh God, yeah. The whole point of my site was I racked up \$10,000 of credit card debt in college and my parents paid for my education, thank you mom and dad, so I had a really bad shopping addiction. I had to go to therapy and see a therapist about not shopping. So when I went to move to New York, I had \$300 in my pocket but \$10,000 in debt and I want to be an actress.

I was like, "I'm going to move to New York and be on Broadway and that's the thing." But I had to take a desk job at the hedge fund to keep up with the minimums on my credit cards and all my friends were out working their Starbucks jobs, taking auditions, going to classed and I couldn't do that because I had to work 12 hours a day chained to the trading desk and it was then that I realized that my bad money decisions have affected my life.

I vowed right then and there that that was never going to happen again, that I was always going to make smart decisions so that my money or my money choices never held me back. So the site's evolved into ways to make more money but it's also just about smart money choices so that money doesn't have to rule your life. You can use money as a tool to get to where you want to go wherever that is. Whether you want to take more vacations or build a business or have a family that's really the main point of the site. It's how can we be smart and live the lives that we want to live.

[00:25:05.4] CS: And for you it's building a house well, more like buying a house.

[00:25:09.1] LB: Renovating a house, yeah.

[00:25:10.3] CS: Kind of building it.

[00:25:12.4] LB: My house is my pride and joy and then the bane of my existence all at the same time but that's another podcast for another day.

[00:25:20.7] RP: Yes. It sounds like so great.

[00:25:21.8] CS: Yes.

[00:25:22.7] LB: Exactly, yeah.

[00:25:25.2] RP: What are your favorite, or maybe what are some of the most popular blog posts on your blog that we could point our audience towards?

[00:25:32.2] LB: Absolutely. So far and away the most popular one, I paid off \$8,000 in debt in 90 days back in 2015 and I documented how I did it on my site. There's also a post about how to build your first budget. I also have a lot of freebies like a budgeting worksheet, a debt repayment worksheet, a home buying checklist worksheet. I think six different free tools available for download on my website if you sign up for my e-mail list.

And as an e-mail list subscriber, you will also get my money goals worksheet set which is, "How much do you want to make this year? How are we going to get there?" And I think that's probably one of my favorite one that I have built so far but yeah, those are all really, really popular and the income reports of course.

[00:26:14.5] RP: It's so necessary though because I think so many people especially in business are scared to talk about money and I don't know what it is about money that freaks us out but it's like we're not worthy of not having those dollars or we're stealing somebody else's money or whatever it is and yeah, I'm really fascinated by all that we're talking about right now.

[00:26:36.2] LB: Absolutely, well I think there also like a competition with money that has always existed that maybe people don't want to admit to. They're like, "Oh God, this person's making this much and then I have to make more," but I think the only way that we get better with money is by talking about it and thinking about it. So I'm not a certified financial professional or anything. I'm just trying to make a contribution to the greater money conversation. Just think about your money, you know?

[00:27:02.2] CS: Yeah but I think that's what makes you so approachable is that you are not a certified financial planner or associate or something because if you were, I wouldn't read your blog. I'd say, "Oh well you have certain X number of skill level hours approaching this topic from a very studied academic point of view." I don't want that. When it comes to money, I need very straight forward...

[00:27:26.5] RP: In the trenches.

[00:27:28.1] CS: Right, like I want someone who's been there, done that and can share their story with me. Not like some theoretical view of what I should do with money or how I should

spend or save. So I think that's where your blog is fulfilling that gap between someone like me who it's like "I started out with absolute chaos and then I don't know where to look", and a certified financial planner. It's like right in the middle is that sweet spot.

Can you talk a little bit about your niche? Because it's a very different one than anything we've had on the blog so far and I hear a lot from you about the personal finance side of things but how did you decide that specifically, your niche of millennials in the personal finance sphere and morphing into this diversified income. I feel like it's your own niche. It's not like you just picked up something and tried it. Like you weren't like a fashion blogger or something where it's like a very established niche that you were trying to carve out a little spot in.

[00:28:32.0] LB: Exactly, well I started the blog because I had been working at a hedge fund and I'd paid off all that debt. I did pay off the \$10,000 from college while I was living in New York City just to cap off that story and so at that point, I was very interested in finance because it was what I'd been doing for the last two years and I didn't want to start a blog — I love fashion blogs and beauty blogs.

I read them every day but I didn't feel like that was very niche. I was just like, "I'm just going to write about money because that's what I'm interested in and we'll go from there," and then it took off. Incremental success but I knew that the success was because there was a need for it. People wanted to read it.

[00:29:08.6] CS: How did you know that need was there?

[00:29:10.0] LB: Because people were reading it and I wasn't anybody, you know, at the time, four years ago, and people kept commenting and encouraging me and the press came along and then the money came along and so, I know that there was a need for this out there and I get e-mails from people saying, "Thank you. I didn't know that this was a thing that I needed to do," and I do think that the financial industry and the way we write and talk about money it's very confusing.

People think that they have to have a professional on it and it's like, "No, everyone manages their money," and so everyone needs to know how to do it and so there's a very basic level of

skills that we need to have that people just don't and I think the perception is that once you have a lot of money maybe you will hire a financial planner and an investment adviser or something but what about until you get there? What about when you're in your 20's or early 30's and trying to figure out this stuff out because you're making money, everyone has to.

So that's how I found my niche but honing in overtime has been again going back to the Google Analytics like looking at what people are interested in and doing the survey and finding out who's reading my site but I also think we create products and brands that maybe reflect who we are a little bit. So I'm a millennial single woman and so that who comes to read my site, usually is like single women who don't know a lot about money and I've refined it over time based on that information, but I think you attract in what you're putting out, if that makes sense?

[00:30:41.5] RP: Yeah, absolutely. I was going to ask about — you already settled a little bit about like “start now, start where you are,” but what would you say to Lauren, the version that was chained to the trading stuff? And knowing what you know now what would you tell yourself back then with all the creative things that you wanted to do with your life?

[00:31:04.3] LB: So I think back then because I had so many money problems, and I was trying to figure that out. I was also out of college and living in a new city on my own for the first time, I was overwhelmed with a lot of those details and so the creative urges were really only whispers that became louder and louder over time as I kind of got my life together and so my first piece of advice would be get your shit together.

Get your life together, so then you can focus on not just living a life but building a life that you're happy with and leaning into those creative urges. I think that would be my biggest piece of advice is to figure that out because money or toxic relationships or whatever, those are all distractions from what you're meant to do.

[00:31:47.1] RP: Yeah.

[00:31:47.7] LB: Does that answer your answer? I feel like...

[00:31:50.0] RP: Yeah, I'm letting it settle in. It's so true that those things are distractions if they block you from the things that you ultimately want to be doing in your life and I think they can be excuses too.

[00:32:02.3] CS: Yeah, exactly. Yeah, that's one of the things that I hear more often than anything else is, "I just don't know where to start so I'm just not going to start," and it makes me so sad because nobody knows where to start.

[00:32:16.3] RP: Nobody knows what they're doing.

[00:32:18.2] CS: Yeah, you have to do one thing and it might be the totally wrong thing but you don't know until you do the wrong thing and then you can move in the other direction.

[00:32:27.1] RP: Yeah.

[00:32:27.6] LB: Absolutely. Mistakes are so beautiful, even if they're money mistakes, they're all beautiful.

[00:32:34.8] RP: Yeah as long as you learn from them.

[00:32:37.2] LB: You're right, you're right.

[00:32:40.3] RP: Even if you don't learn from them in the moment, you see them in a couple of years from when it happens and you're able to reflect back on it. What does it look like for you to build your creative empire?

[00:32:51.7] LB: Oh, this is a great question. So I have a goal in mind and a lot of my goals are very money based but I told Christina I have a goal. I want to make \$30,000 in income a month from my website but I'm also building out more products. I'm still working, I would like to write a book about finance or my experiences or whatever, that's on the goal list. So yeah, just probably a really boring answer but keep doing what I'm doing and scaling it and growing and building my audience. Because my audience is awesome, the bigger I get, the more I hear from people and that's the feedback that I need. It's so great.

[00:33:27.6] **RP:** Yeah, it's really fulfilling to get feedback like that.

[00:33:29.6] **LB:** Exactly, yeah. It's awesome.

[00:33:31.9] **CS:** Yeah, thank you guys so much and Lauren, where can everybody find you?

[00:33:35.2] **LB:** So I'm Lauren Bowling of L Bee and the Moneytree, that's Lbeeandthemoneytree.com and I'm social media @lbeemoneytree, so you can connect with me on the same handle across all platforms.

[00:33:51.0] **CS:** Great. Thank you guys so much I've really enjoyed talking to both of you this morning. Thank you Lauren for coming on.

[00:33:56.9] **LB:** Thank you guys.

[00:33:58.5] **CS:** Bye.

[END OF INTERVIEW]

[00:34:03] **ANNOUNCER:** Are you ready to build your own empire? For more information, show notes, downloads and tips on how to do it, head to www.creativeempire.co where you can find out more about this week's episode and the two lovely ladies behind it all, encouraging you to build your own creative empire.

If you enjoyed this week's show, it would mean so much to Reina and Christina if you could take two minutes to go to iTunes and leave a review. It's a little thing that makes a big difference for the show.

[END]