

EPISODE 312

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[INTRODUCTION]

[0:01:37]

FT: Welcome back to So Money everyone. Hey, I'm Farnoosh, your host, a little under the weather. I've caught whatever it is my son has. I think it's just a head cold for the most part. I took some Mucinex last night and it drained me out. I woke up this morning, I was like, "Water, water please!" It's that time of year, what can you do? This is my new sultry voice for the next however many months. I hope everyone is feeling well, taking care of themselves, I still need to get my flu shot so that's on my list this week.

Now, I have a question for you. How old were you when you discovered what you wanted to be in life when you were all grown up? I think I was maybe 11 or 12, I knew I wanted to go into news and journalism but then I got sidetracked and I did finance but hey, I found my way back. My guest today remembers vividly at three years old, yeah, that she wanted to be a television anchor and she did become a television anchor but it wasn't without challenge.

I first encountered Joya Dass when I was a graduate student interning at CNN. It was an incredible internship. I had a chance to go backstage in New York Fashion Week. I had a chance to work closely with some amazingly talented journalist and I got a chance to watch from the sidelines how anchors like Joya prepared for live shows and reported on stories from oil markets to student loans.

Joya Dass is one of the first South Asian female to be seen on mainstream television in the United States. She's been a business anchor for major networks for the last 15 years including like I mentioned CNN as well as ABC and Bloomberg and right now, she's on the New York Stock Exchange floor every day for New York One News and CBS.

I just watched her give an incredible TED talk called *Rethinking Failure* which we also dive into on this podcast, talk about what made her want to do that and the struggles that she had growing up in her family. In 2014, Joya was named the executive director of the South Asian International Film Festival presented by HBO.

She also helms a documentary production company bearing her name. Joya is currently running a woman's networking initiative which is fabulous, it's called Lady Drinks. It champions the South Asian female entrepreneur. You want to listen to this interview because we talk about Joya's determination with a capital D.

That time in college for example when she went to the bursar's office and the financial aid officer told her basically that no one had paid her tuition bill and she was not allowed to come back to school and she said, "Well actually, I'm going to figure this out" and so at the ripe age of I don't know, maybe 19 or 20, she figured out a way to pay for her own way through college. Talk about determination.

We also talk about the entrepreneurial path of journalist today, why you need to think outside the box. If you want to be a TV anchor maybe you want to be TV anchor and other things because there's not, as it used to be, a direct path to getting on television and being on television frankly isn't the end all anymore.

Here is Joya Dass.

[INTERVIEW]

[0:04:50]

FT: Joya Dass welcome to So Money. It's so nice to finally connect with you at least voice to voice and you may not know this but I've had sort of a girl crush/professional admiration thing going for you since probably 2001 or 2002 when I was a lowly intern at CNN and you were the star anchor at the financial network there. So I invite you with admiration but also humility. I'm so excited to talk to you.

[0:05:21]

JD: Wow Farnoosh, thank you. My goodness, I don't even know what to say, I don't have words but thank you.

[0:05:26]

FT: You're so welcome and so Joya, I just watched your TED talk that you gave, I believe it was at Barner College, I watched it online. It's one of my favorite things to do is watch TED talks and I'll go to a bar and just watch TED talks at the bar and that's who I am.

[0:05:42]

JD: It's part of the current zeitgeist, isn't it?

[0:05:45]

FT: Yes. You gave a very compelling speech and it had to do with rethinking failure. You started with this statement that was so powerful that when you were young, you had this vision which I think not many people do. I think that you're very fortunate if you know at a very young age what it is that you actually want to do when you're a big person, an adult and you wanted to be a television anchor. You would watch the news with such seriousness and you had your papers, how old were you maybe elementary age?

[0:06:16]

JD: I was three or four years old...

[0:06:18]

FT: Oh my gosh, three or four?

[0:06:18]

JD: ...where it was a tradition in my family home that I would watch Tom Brokaw deliver the nightly news each evening and I think for my father who's an immigrant, it was patently American and for me, it was my future.

[0:06:32]

FT: When you were getting your first anchor job, did you remember the little Joya at three or four and was that always what carried you through this journey that you knew that you had this fire in your belly and that you had made this proclamation at three that you are going to do this and so it was accountability? Take me to the moment where you were handed your first television job, what you felt where were you, what was the job?

[0:06:58]

JD: I think that one of my camera man once put it best after shooting with me for eight weeks on the ground in India. He said, “Joya, you are like a heat seeking missile when you want something and anyone who preferably on the side better watch out because you’re going to get it.” So I say that with a little tongue and cheek but really, truly I think that I started off on this trajectory in college.

I had to really pay for all of it by myself and we’re talking about every move from Pennsylvania to DC to Boston to New Jersey to Wyoming and back to New York again. I was on a path and I was on a mission and I don’t know that I have to really stop and smell the roses or look back because I’m a big believer in forward momentum and I was racing to that moment and kept climbing from there. It’s really only once I stopped in 2009-2010 that I really looked back and I was like, “I did this. I had this vision and I did this, now what?”

[0:08:03]

FT: Now what? Well, we’ll talk about the now what in a moment but I want to explore also the kind of journalism that you’ve pursued. I’ve known you as always being this financial reporter but you were just mentioning that you had been in India. So tell us where your work has led you and some of the exciting stuff that you have covered?

[0:08:19]

JD: Sure, I have always done business news and there’s a reason for that. I think that anyone who meets me can tell right away that I have a pretty no bullshit personality and it fit well with that because oil is either up or down. The markets are either up or down, gold is either up or down, there is really no grey areas.

I really love the intelligence and I love the math and the science that goes into explaining why a company is doing well, what’s going into their products, why is it so expensive, what are they doing to divest assets. I really love a lot of that and the other factor is that there’s a whole language, there is a whole lexicon that goes with delivering business news because a lot of it is unscripted.

The market is changing so fast, you really can't script that in a prompter and then read it a few minutes later because it's already changed and so there is a certain amount of intelligence that goes into delivering market news because you have to keep a lot of information in your head and so when Delta and another airline merges, it's not enough to just say, "X and Y just merge".

You have to give the background of how many times they may have merged before, how many times they may have filed for bankruptcy and what does this mean for consumer prices overall. So that's been what I do, I do it on a freelance basis now and I went freelance back in 2009 after my crunch up with ABC came up because at the time, I was doing morning news.

Morning news is a lot of chat. It's a lot of slog and short stints but I just felt like this was not the brand of journalism that I wanted to do. I wanted to tell stories, I want to tell them beautifully and I'm American born and I had been going to India for the very first time in my 30's, and I really felt a really overwhelming desire to do something bigger.

I felt that I had given up so much as a woman, as a South Asian woman, most importantly, to get where I was but the crime didn't fit the punishment. What I was doing on TV didn't fit what I was doing for work so that's when I started my documentary production company. I had some major projects over the years including a three year engagement with the Rockefeller Foundation but I tell you all of that on pretext because with a view to grow the business, I had taken on a business partner. And Greta had started something called Lady Drinks in Toronto. It was a monthly network meetup for women in film and TV post-recession to network and get jobs.

So when she had moved to New York and we went to City Hall to register our production company, she said, "Hey Joya, could we start Lady Drinks in New York?" And I said, "Sure, yeah. I don't care." Not realizing that, you know I just was so nonchalant about saying yes to that, not realizing that our first events, 300 South Asian girls started showing up to my events because I had been unapologetically telling my story this while time of becoming a TV anchor and doing it without parental support and paying for it all on my own and I've just been behind the glass screen this whole time.

I think all of a sudden, I started doing these events and I was made accessible for the first time in person and so now, all these girls, the next generation was coming to share that they too were doing something different than doctor, lawyer, engineer. They were entrepreneurs, they were in wealth management for big banks and they wanted to share that. And I found myself in a place of responsibility. I couldn't have girls come together and have drinks every month.

I have access to a lot of great Fortune 500 CEO's and authors and speakers and editors and so I started to curate the programming and bring in workshops and host dinners with authors and host retreats. So Lady Drinks is four years old as of next year. I'm starting to forge the calendar for 2016 and it's probably, of all the stuff that I have ever done, the biggest platform that I am associated with today.

[0:12:15]

FT: What does it taught you the most? If you had this program, if you were one of the young South Asian women attending Lady Drinks but it was 10 years ago, how do you think your trajectory would have been different? What do you think people are learning now, the women are learning now that's creating a more exciting and different course for them than what you went through.

I think I totally understand when I was starting out in journalism, the mantra was "if you are a woman who wants to be on television, you can't have a life, you can't get married, you can't have kids." And for me, it was discouraging but at the same time, I was determined to make it not true and I feel like I did but later in life, you know?

And so there is a truth to that, that there is this energy that's works so quickly and it's very unapologetic. But knowing what you know now, how your career would have been different if you were starting again 10 years ago, 15 years ago?

[0:13:19]

JD: I mean television has changed drastically. It used to be that you would have to go to a tiny tiny market somewhere in the middle of nowhere straight out of grad school and you would have

to carry your own camera equipment and produce stories and then work your way up city by city to a market that had bigger eyeballs on it.

I certainly did my time in Casper, Wyoming population 50,000 but I was in and out in six months because I went out there with a mission to make a tape and I already knew I was going to do business news in New York and so I needed to make that tape to show that I had the ability to deliver on camera. With that tape, I remember cold calling the producer at Bloomberg and making my way back to New York rather quickly.

In answer to your question though, I look at someone like a Michelle Fan, who has built her entire empire based on a YouTube channel. I say to anyone today who tells me that they want to be on TV that everything you want is available to you at the consumer level. It's just up to you to put in the elbow grease and create some compelling content.

I was just reading about Shawn Medes who used to do covers of famous singers and one day, a record label called him up and now, he's got a song that I listen to every time I'm at spin class at Fly Wheel and the world has changed for the way that people get discovered. Now, the news will come and find you if you can show that you have a demonstrable following and that is all up to you as to how much work you want to put into that.

[0:14:57]

FT: It's so true. I was just reading the New York Times this weekend, I don't know where it was. I think it was the Times and how for example, this is sort of a sidebar but I think it makes a perfect case for what you're saying. Kate Hudson, she hasn't been in the movies in forever but she's very active online, she's very much still in the eye of the public and article was like, "Why?"

And it's because she hasn't been in the movies for who knows how long but that's not the point. If you want to be successful in Hollywood or successful in entertainment, it's not like you have to just go and make those big box office movies. I think that she's been proven to be a great brand to partner with a great actress if you want to call her that still but yes, of course she's an actress but she's very active on Instagram and elsewhere and that's helping her stay relevant.

And I think to what you are saying, if you want to be an anchorwoman or an anchor man, the formula of going to the local market to the big market — I mean there is only so many jobs at the end of the day on TV but there are lots of interesting jobs that you can enterprise on different platforms so why not explore those at least simultaneously, right?

[0:16:13]

JD: Yeah, I mean look at the person that started that podcast Serial. The Young Turks, I mean the guy who started Young Turks has phenomenal numbers when you look at their following. In any one fine day, it landed up on MS NBC, I don't think he's there anymore but I think the paradigm by which you get on television has changed drastically.

Of course, a lot more folks who are on print but to me, it's the same thing. If you are reading and you're disseminating your intelligence across a different platform and you've got people who actively look forward to what it is that you're writing, why wouldn't I want to hear from you in person if they have their own celebrity after a while?

I don't know, I think it's just changed dramatically and it's in the hands of the users. It's in the hands of the viewers. It's no longer a bunch of guys locked in a boardroom somewhere making decisions from a high tower somewhere.

[0:17:12]

FT: Thankfully right? That's a good thing, so Joya, I don't know you that well although your TED talk, everyone check out Joya's TED talk, Google it. I think it's on YouTube. It's definitely worth watching because you learn so much about not just your experience but the lessons that you extracted from that that I think is such a great take away for everybody. Your life, I feel that you went to the School of Hard Knocks in some ways and you put yourself through school and you had this mission and you accomplished it but it wasn't without failure and it wasn't without trials. So let's start to talk about money a little bit. Let's unearth the financial perspectives here. Let's start with my first question which I ask all guest, it's what is your money mantra?

Do you have a financial philosophy Joya as someone who covers financial markets day in and day out? I have a feeling you have an opinion or two about your own personal finances and how you drive them.

[0:18:10]

JD: Well, in order to unpack that question, I think it's important to flush out a little bit of my background. I was born to two immigrant parents and very much their mantra which I've observed from a very young age was "What do other people think?" And how do we keep up with the Jones's.

For example, their decision to send me to a very expensive private school really boiled down to them being able to stay at parties that their daughter went to XYZ school because it's a very exclusive place but ultimately and I talk about that in my TED talk, they didn't save the money for that and second semester sophomore year, I went to register for my classes and the registrar told me to leave because nobody had paid for the semester before.

And nobody had paid for the semester current and for me, I am not somebody who suffer fools lightly. If you tell me no, that's probably the worst thing that you could ever do. I remember starting a very, very aggressive letter writing campaign at that juncture in time because as I said before, I'm a big believer in forward momentum.

I was not going back home and I wrote a very aggressive set of letters asking for money and ultimately, it was a doctor in Minnesota who agreed to fund half of my education and I Jerry-rigged a series of loans to be able to get through the rest of college and struck up a deal with the devil. I remember signing a contract that my parents were no longer part of the equation and I was going to start paying back those loans the minute I graduated.

[0:19:52]

FT: How did you get someone to sponsor you? What letters were you writing and where were they going to? What was the plan there?

[0:19:59]

JD: The school gave me a list of scholarships that I could apply to and claiming financial hardship. I was very clear about what I wanted to be which was a journalist and I was also very clear that I needed to get through college. So I was very specific in my ask to all of these folks that they asked me to write letters to.

Eventually, that letter landed in the lap of a doctor in Minnesota who would set aside a scholarship for aspiring journalist and it was, call it what you want, at the time looking back, it was that I was so clear and so steadfast that I was going to get through school and this was going to happen for me and there was no way in hell that it wasn't going to.

Not to get all new-agey but looking back, the universe conspired to make sure it happened for me because I wasn't taking no for an answer.

[0:21:00]

FT: Well, your "taking no for an answer" I think that's what ultimately got you what you needed. I think the universe heard you but that's because you were out there loud and clear.

[0:21:11]

JD: Specific, I was very...

[0:21:12]

FT: Specific, have you been in touch with this man, this doctor? And I feel like you would be so proud to know that his money was very well spent.

[0:21:18]

JD: You know I did, I reached out after graduate school and when I got my first job, probably on air, my first job on air was at Bloomberg and his daughter responded saying, “Thank you so much. He’s since passed on but I’m sure that he would be very proud if he was alive today.”

[0:21:38]

FT: Oh, that’s a great way to continue his legacy. It’s great, well, let’s talk a little bit about failure. Your TED talk was called *Rethinking Failure*, what’s been your greatest financial failure Joya? That was just a story about complete and utter success win but if you had to identify a failure in your life that you triumphed in the end what it was an important thing to go through and what was it? Where were you and what happened?

[0:22:16]

JD: I, when I started my production company, had started a film where I have taken a whole production crew to India to shoot this film. It was my first feature length documentary, it was about curable blindness and children in India. I had allied with a foundation there to not only be my buffer while I was shooting this but it was really centred on their message and what they were doing because this film was always going to be a fundraising vehicle for them.

I was producing it with my partner and boyfriend at the time and by the time that we got back from India, we had split up and I think that I did something that now I look back was kind of stupid but that same operating mentality that I had in college I know was at work then. I liquidated my 401(k) after fund raising like crazy to get the film finished.

To bring it into the finish line because I didn’t want to be sitting there talking about a film I once shot. I wanted to finish it because I really wanted to open up the second avatar, which was somebody who could helm a production both here and abroad. So liquidating my 401(k) at the time got me to the finish line and I did successfully build that avatar and it led to my engagement with the Rockefeller Foundation for subsequent three years.

But I think that if older Joya could go back to younger Joya at the time and say, leverage some advice on her, it would be to not have done that.

[0:23:51]

FT: I wanted to ask you about this documentary company, what's going on right now with it? How have you used that failure to your advantage in some ways?

[0:24:00]

JD: Well, I mean I take on one major production a year, so subsequent to that film when it finished and premiered at a film festival presented by HBO here in the city, I had a three year engagement with the Rockefeller Foundation and I've traveled to Nairobi to really talk about the programs that the Rockefeller Foundation funds because they're not on the ground in the trenches doing the work.

They fund the projects that have a track record of success and then after that, I directed a series of photo essays of women survivors of domestic violence. An organization that was turning 25, was having their annual gala and they really wanted to figure out a way to make it special. In my mind, you could put all the Park Avenue princesses you want to put up there at the front of the crowd, but ultimately I think the biggest ambassadors of their work were the women who've come to the program, have gotten away from their abusers and are on the other side.

So that was the project in 2013 and then 2014, I helmed a film festival, the very same one where my film had premiered. I became named executive director and then this year I, believe it or not, executive produced a music video for a 93 year old woman...

[0:25:17]

FT: What?

[0:25:17]

JD: ..who won a year of vision contest last year with her first video and so she wanted to produce a follow up video to enter and she's on her way to Switzerland to perform on stage at whatever the Switzerland equivalent is of America's Got Talent.

[0:25:34]

FT: Are you going to go with her?

[0:25:36]

JD: I'm not going with her but I think the funding covers her and her band to go and perform.

[0:25:41]

FT: That's exciting, I can see and hear your smile when you're telling that story, how diverse is your life right now? How awesome! You started at three years old wanting to be a television anchor and now, you're directing music videos for 90 year old women, among other things. It's not like that the only thing you're doing. What gives you the most joy out of your work right now?

[0:26:04]

JD: Honestly, with Lady Drinks, whether it's a Lady Drinks or whether it's a production, I am a fierce project manager. When everything runs on time and everything has come together and there has been no major glitches, and I sit back at the end of the day and I'm like, "I did that and here's the proof."

That to me is an amazing thing. I think that I started out wanting to be a television anchor and now at the age of 43, I realized that I am a master at taking a germ of an idea and turning it into something. That today is my calling. I'm the person that you call in when you want to take something and make it happen.

[0:26:46]

FT: And I would say that even from your days in college when you were gerrymandering the student loan office that was project management and that was crisis management in some ways. So we're going to talk about habits soon Joya. I like to ask guest about their financial habits but why don't we take a quick break and just say thank you to our sponsor for the show today, one of our sponsors, it's audible.com. I actually recorded an entire book, two books actually. It took days and days and days but it was actually fun to do it, to be on the other side. Do you like to listen to your books ever?

[0:27:19]

JD: I remember when I first thought out of graduate school and move from Boston to New York, my then boyfriend was still in Boston and so I used to listen on the drive back and forth to a bunch of murder mysteries and the author escapes me right now. I can't believe I can't remember who it is but on long drives, absolutely.

[0:27:42]

FT: I think that Audible has really given way to more audio platforms like podcast and so I just want to mention that they have over a 180,000 audio books and spoken word audio products including my own books *Psyche Yourself Rich* and *When She Makes More* and books of many of the guests that we've had on this show including Tony Robbins and Robert Kiyosaki.

And get this, Audible is going to give you a free audio book and a 30 day trial today if you go to audible.com/somoney. So grab your free book and check it out and tell me what you think and thanks for Audible for sponsoring us today.

[0:28:19]

JD: Thank you. That's exciting. You know, the thing is that I love also listening to inspirational, motivational podcast when I'm on the subway. I feel like that's a great way to set the tone for the day so I'm excited to be able to try that.

[0:28:33]

FT: Cool, alright let's talk about habits Joya. What's your number one financial habit? Do you have something that you do routinely? Maybe it's not every day but it is conscious that helps you with your businesses or with your money.

[0:28:48]

JD: I'm in this unique position now being an entrepreneur and running a 501(c)(6), which is Lady Drinks, and then I have to constantly fundraise. I've been fundraising for at least since 2009, it's going to be 2016 so seven years and ultimately, I realized that people invest in you. It's a little bit of cause-agnostic but people invest in the person.

And so I realize when you reverse engineer that, when I'm asking for money, a lot of those ask come from a place of a relationship that I have built with somebody first. It's not enough to just be able to put out your hand and ask for a check, you have to have been invested in that relationship.

And so for me now sitting on the other side of it, probably where that doctor once sat when he made that scholarship for me to be able to get through school, is to be able to fund a lot of these programs but that also means that I am constantly fundraising. I sometimes have to make upwards of 15 assets a day before I come up with the money that I need to run the programming.

[0:29:54]

FT: What do you find is the best way to ask? I mean besides making it personal and making it your case but like when you get that "yes" out of the 15 or 14 "no's" what is the difference?

[0:30:06]

JD: I was specific, I was very specific. I didn't say, "I need you to sponsor Lady Drinks". I said, "I need 15 books for my January 23rd event. This is who the speaker is. This is who the author is. This is the book. This is why I want this book to be in the hands of every women as they walk

out the door and I want you to know that you will be credited in the 100 photos that are going to be generated from that particular event.” So I am very specific about what I’m asking for, the amount that I am asking for and how I will credit them on the backend.

[0:30:42]

FT: So brilliant and so now Joya, we do this little fun way to close the show. It’s sort of our lightning round, it’s called So Money fill-in-the-blanks. I purposely did not send you these questions because I want to get your spur of the moment response and so I will start a sentence and you finish it. The first thing that comes into your mind, just “blah”, say it.

[0:31:05]

JD: Okay, it’s that check time, okay.

[0:31:06]

FT: Okay, if I won the lottery tomorrow, let’s say a hundred million bucks, the first thing I would do is _____.

[0:31:13]

JD: Oh my gosh, I would go to Majorca, Spain.

[0:31:16]

FT: So I went there on my honeymoon. Have you ever been there?

[0:31:21]

JD: I have not but it’s been on my vision board for some time now.

[0:31:23]

FT: Oh you'll love it. It's so — oh gosh what is the word? It's like a fairytale island because they have all these castles, not castles but these really old buildings. I think they were housed by kings and queens at one point and the streets are incredibly narrow. You could probably high five your neighbor across the street, window to window. The food is delicious because it's Spain and everything there is just beyond and it's really close to Barcelona and then if you really want an exciting night, which we didn't do this but Ibiza is like a jump, hop, skip away.

[0:32:02]

JD: So party town is Ibiza.

[0:32:04]

FT: Ibiza, yeah. So I encourage you to get there. I think of all the places that we've been, that is definitely topping the list and you'll have a money left over. A \$100 million from this lottery is going to get you a lot of trips back and forth if you wish.

[0:32:19]

JD: Yes, well I would travel. I have a list of places that I want to go. Majorca is just one of them but I would go to Lake Como and I would go to Australia and I would go to Turkey and I would go to the Himalayas. I have a very long list.

[0:32:34]

FT: I just interviewed a woman, or actually, she'll be on the show later, she went to North Korea by herself on "vacation". She's coming up with a book about it because can you imagine? Yeah, it's fascinating what she went through so stay tuned for that folks.

Okay, the one thing I spend on that makes my life easier or better is _____.

[0:32:54]

JD: I have an Indian cook that delivers food for the week every Monday night at 9:30 and it's just because I will eat toast or popcorn or I don't know. I'll just eat garbage and there is no point in going to the gym if I'm just going to sink it by eating a bunch of garbage. So the best thing that I have done for myself is ally with this elderly Indian woman who drops off my food for the week and it warms my heart because I know now when I come home, I always have a home cook meal.

[0:33:26]

FT: That's a brilliant business by the way that she has started.

[0:33:30]

JD: Yes and she makes a meal that my mother makes that I can't get anywhere in New York and that's probably one of the reason I'll probably never let her go.

[0:33:39]

FT: How did you find her?

[0:33:40]

JD: Through friends of friends. You know honestly a lot of my relationships now because I've built this huge network through Lady Drinks and there is another woman that uses her and she was talking about all the food that she makes because she just had a baby and she doesn't have time to cook anymore and I was like, "You know, I would really love to use that service too."

[0:34:00]

FT: Brilliant, absolutely brilliant. I just ordered Munchery to come to my house tonight and Munchery, if you'd like to sponsor the podcast, let me know and I don't know if you ever used

them but basically, it's chef all around the city who create a menu every week for the seven days and you can pick your menu and it's relatively affordable and it's well-made and it's healthy so at least you are not getting fast food.

[0:34:27]

JD: I will check that out.

[0:34:29]

FT: Munchery.com, yeah. Okay, one thing I wish I had learned about money growing up is _____.

[0:34:38]

JD: Oh wow, material things do not buy you happiness. It's a peace of mind and security that buys you that happiness. I think I grew up in a household where I had to undo a lot of behaviors around money and spending money to get material things ultimately did not buy you that security but I had to learn that the hard way, undo it and then reprogram myself as an adult.

[0:35:08]

FT: We were talking before we were recording about how both of us were children of immigrant families and even in the Iranian culture, there is especially in certain pockets of the country like in LA, there is this huge emphasis on material possessions and money is power and designer labels is power and I just find that so exhausting. Because you are never fulfilled and obviously, we know that money can't buy happiness but it particularly can't buy happiness when it has to do with labels and flashy objects.

[0:35:42]

JD: And you can wear that fabulous dress or own that fabulous purse but that feeling that you really want, that high that you really want is temporary isn't it? It's not necessarily permanent.

[0:35:55]

FT: It is not and I think you were lucky that you realize that at a younger age. I think sometimes you don't realize that until you are much older and you're wondering why you have this void in your life. You're like, "But I have all these beautiful things!"

[0:36:08]

JD: Yeah and believe me, I functioned under that, even though I was earning money myself, I really functioned under that for a long time probably in my 20's. It's the first time you are making money, it's the first time that you have the decision making power as to what to do with that money.

And so I definitely made my fair share of buying material things and mistakes. But I understand now how much more important it is to just have something from Forever 21 or H&M and have some money in the bank for the next year.

[0:36:38]

FT: I'm wearing a dress from Zara as we speak and I have a necklace from Forever 21 that I love and I get a lot of compliments from, so you know what? It's possible to get through life without spending a fortune on silly things.

[0:36:53]

JD: It's all in the way that you carry yourself. You are ultimately the product underneath all of that sartorial hot mess.

[0:37:00]

FT: Sartorial hot mess, I love that. You have such a way with words, has anyone ever told you that? You have a beautiful vocabulary of words. I love the words that you are pulling into this

interview like words that I've never heard of actually that I need to look up and start using because I love the way they sound.

[0:37:17]

JD: Yeah, it's funny the way I got that TED talk is because the Joya online that you see in front of everybody and then you get Joya offline and ultimately, the person that was booking that TED talk heard me ranting and raving about something offline and she was like, "Have you ever thought about doing a TED talk?"

[0:37:34]

FT: There you go.

[0:37:35]

JD: And she was just like, "Wow, there's this whole other Joya that nobody knows."

[0:37:39]

FT: When I donate, I like to give to _____ because _____.

[0:37:45]

JD: I grew up in a home of domestic violence. Unfortunately, my father really took it out on my mom and quite frequently. So today, a lot of my money and efforts go to supporting women's causes but more specifically, causes that aid and support South Asian female survivors of domestic violence.

In fact, on December 19th, I'm presenting two dance performances that are centred around this very subject and then the dance company asked me to come up and speak and I was like, "That's fine, but I think that it's more important for us to create a call to action for the audience and so I'd like to introduce one of these agencies and one of these non-profits that actually do

work with women survivors and have them at least talk about a hotline or something that people can reach out to because everybody knows a friend or knows somebody that might be in crisis but doesn't have the courage to speak up."

[0:38:41]

FT: Part of that struggle is you feel financially trapped so a lot of women stay in abusive relationships because they don't know what the alternative is and sometimes, if you don't know how you're going to support yourself and be financially independent, that's a scary thing. It's such an important work that you're doing so the 19th, so we'll put that information on the website as well if that's helpful.

[0:39:03]

JD: Yes, I believe it's at Montclair State University.

[0:39:07]

FT: And last but not the least, I am Joya Dass, I'm So Money because _____.

[0:39:15]

JD: Oh wow, I'm So Money because I glean so much joy in creating experiences and bringing people together. This past weekend, I brought 26 people to "The Nutcracker" but the added bonus for the crowd from Lady Drinks is that they got to get a tour of the backstage of the sets before the performance.

[0:39:37]

FT: Woah.

[0:39:38]

JD: And the looks on the mother's faces and the children's faces, the daughters, the next generation that came along and ultimately, they were all networking. They get to share the experience and then they all got to sit together and meet each other and witness the performance and I had something to do with that. My social media feed today is jammed with pictures and people mentioning how much joy that experience brought them and there is nothing more money than that, being able to create that.

[0:40:10]

FT: Congratulations Joya. I'm so inspired, truly by the work that you're doing and I have to check out, if I may, shadow Lady Drinks at one point. I know it's for South Asian women.

[0:40:24]

JD: Well the brand is South Asian Women because I couldn't be an everything to everyone but that by no means does not — there is a range of ethnicities and women that come to my events. It's by no means constrictive.

[0:40:37]

FT: Okay, good. I'm there.

[0:40:39]

JD: I will love for you to come. My December event just passed but in January, I'm hosting a manifest party. So let's pretend the year is 2018 and you did win that lottery ticket or I did build my home in Majorca, how would you show up dressed as and with the props that connote you having achieved that, and these manifest parties are actually very powerful mechanisms. It's almost like a rocket booster to create your intentions and make them happen when you put so much energy and emotion into what you are going to wear and show up as. You have to be in character in the entire evening.

[0:41:20]

FT: So here's an assignment for listeners, for this episode, go to Somoneypodcast.com and in the comment section, tell us what you're manifesting and what you would come as if you were going to go at this party in 2018?

[0:41:35]

JD: Yeah, I mean pick a year, you know?

[0:41:37]

FT: Pick a year and tell us, I think that would be fun to share back on the show and also to read in the comment section so do that. That could be fun for us to share and to engage with. So thank you so much.

Joya, again, thank you a million times thank you, happy holidays and hopefully we'll see you in the New Year in person.

[0:41:57]

JD: Absolutely, I can't wait to meet you in person. Thank you Farnoosh for today.

[END]