

059 How to Become Expensive with Luvvie Ajayi Jones



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With Your Host

Rachel Rodgers

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Luvvie Ajayi Jones: All of those days were stepping stones that allowed me to be able to command more dollars for my time. It allowed me to get expensive, alright, so let's talk about that.

Rachel Rodgers: Yeah, get expensive, okay. If you take nothing else from this live, please remember that.

Welcome to the *Hello Seven Podcast*. I'm your host, Rachel Rodgers, wife, mother of four children, a lover of Beyoncé, coffee drinker, and afro-wearer, and I just happen to be the CEO of a seven-figure business. I am on a mission to help every woman I meet become a millionaire. If you want to make more money, you are in the right place. Let's get it going.

Hello lovely friends. What a beautiful share. So I want to share with you a little bit about last week. Last week was a very exciting week for me and my team at Hello Seven. I was on the Drew Barrymore show, which is a brand new daytime talk show that premiered last week. And I want to give you a little bit of the behind the scenes and then I'm going to introduce you to my friend, Luvvie Ajayi Jones who I was on the show with. And we have a great show for you today featuring Luvvie.

So speaking of Luvvie, Luvvie is an amazing author and well known speaker. She's got a viral TED Talk and she is I feel like a conscience for us all. Her first book, *I'm Judging You* is a New York Times Best Seller. And her second book, *Professional Troublemaker* comes out in the spring. And so Luvvie and I have become friendly over the last few months.

And she reached out to me last week while I was watching the *Great British Bake Off* on Netflix. So I'm sitting on my couch and chilling and Luvvie sends me a text and she's like, "Hey, I'm going to be on TV, do you want to join me?" And I'm like, "Only you send a text like this." And this is so on brand for Luvvie because she really is about connecting and elevating women, and especially Black women. And she really does go out of her

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way to create opportunities to bring others along. And she's been such an inspiration to me.

And actually seeing her get her book to a New York Times Best Selling status is what inspired me to want to have my book be a New York Times Best Seller. And so anyhow true to form she had this opportunity to be on The Drew Barrymore Show to talk about her Share the Mic Now initiative. So Share the Mic Now is something that got developed earlier this summer when all the protests around Black Lives Matter were going on and the country was completely raging. And Luvvie said, "Black women's voices need to be heard."

And unfortunately Black women don't tend to have the kinds of platforms that a lot of white women enjoy. And so Luvvie created the Share the Mic Now initiative with Bazoma Saint John, Stacey Bendet and Glennon Doyle. And they decided to connect white women with Black women whose voices needed to be heard.

So white women who had a very large platform, women like Gwyneth Paltrow and other really well known actresses, influencers, celebrities etc. Who then handed over their platforms to Black women whose voices needed to be heard, who are doing important work in the world and who needed their voices amplified.

And so this initiative was incredible and so The Drew Barrymore Show wanted to talk about this initiative and get involved. And so what happened is that Luvvie was on the show and she decided to bring me along with her. And so Drew Barrymore shared the mic with me. And so not only was I on The Drew Barrymore Show but I also did an Instagram takeover of The Drew Barrymore Show Instagram account for the day.

And it was awesome and just a great experience, really a dream come true to have my work exposed on a national scale like that. And it's really all

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thanks to Luvvie and I think this is the type of stuff that Luvvie really does all the time. And she's just somebody who not only talks about it but she be's about it, and I love that about her. So what you guys are about to enjoy is the audio from the Instagram Live that I did on The Drew Barrymore Show takeover. So if you missed it you get to enjoy it right now from the comfort of your car.

And in this episode you will hear Luvvie and I talking about building success. You will hear a little bit about Luvvie's back story, how she began to do that. You'll hear about my journey and how I used to be absolutely terrible with money. So it's actually hilarious that I'm now somebody that people invite to talk on huge platforms about money, because I was the least likely candidate to be an expert on money. And we also talk about what it looks like to be great, how to become expensive, how to raise your rates and be worth more financially and make your work worth more.

So we had so many amazing topics, you're going to enjoy this episode so much, you're going to laugh out loud because Luvvie is hilarious. So I was cracking up half the time that we talked. But we had a really good time and shout out to Drew Barrymore who is really a delightful human being. And as nice as she seems, and she was really so kind to us and we spent some time talking with her after we recorded that episode. And I just really appreciate that her and her team decided to hand over their platform and give us an opportunity to be heard in a bigger way.

So please enjoy this episode with the amazing Luvvie Ajayi Jones.

Rachel Rodgers: Hey guys. How are you? It's Rachel Rodgers and I'm doing a takeover of The Drew Barrymore Show Instagram account. Yay. And I'm going to go live with my friend, Luvvie, so I will loop her in, in just a minute. And we'll have some fun and have a good conversation, maybe answer some questions that you guys have. Okay, let's get this party started.

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Luvvie Ajayi Jones: Hello.

Rachel Rodgers: This is so much fun.

Luvvie Ajayi Jones: I'm having a good time.

Rachel Rodgers: And we didn't even start yet.

Luvvie Ajayi Jones: Exactly. Exactly.

Rachel Rodgers: I don't even have any wine and I'm already excited.

Luvvie Ajayi Jones: I've got a water.

Rachel Rodgers: Yeah. So you guys, Luvvie and I are going to do a takeover. So as you may have saw today, we were on the show today talking about Share the Mic Now which is Luvvie's initiative. And Drew is so graciously sharing the mic with Luvvie and I today. And so we're excited to talk with you guys and hang with you all for a little while.

Luvvie Ajayi Jones: Yes, indeed. Let's do it.

Rachel Rodgers: Let's do it. So I think we'll talk about a couple of different topics and we'll maybe we'll take some questions from folks and we'll just have some fun.

Luvvie Ajayi Jones: Let's do it. We're ready.

Rachel Rodgers: So you guys, did anybody see, let us know in the chat if you guys have seen the segment from today, if you saw the episode. I was really excited about Tyra teaching us how to smize.

Luvvie Ajayi Jones: Maybe I'm going to be, I'm going to be like, "Hi guys."

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Rachel Rodgers: But did you see that, Luvvie, that Tyra was teaching how to smize with your mask on today on the show?

Luvvie Ajayi Jones: Was she really? [Crosstalk] because listen, let me tell you all some – the hardest thing about quarantine is the fact that masks means I can't wear red lipstick in public because the mask is over it. So I'm just like, red lip makes me feel dressed up. So what are we going to do when we can't wear our red lip in public because we've got to wear masks?

Rachel Rodgers: Exactly. And then here's the thing that happens, if you put on a red lip and then put a mask on, guess what, you're going to look like the Joker when you take that mask off, the actual Joker and it's not cute.

Luvvie Ajayi Jones: Yeah, that's true. So I should have taken Tyra's class of smizing because I have resting B face, which means when I'm not actively smiling I look like I'm upset. And I'm not upset. I just bashed all my blank stare looks. So I've got to take Tyra's class.

Rachel Rodgers: Absolutely. Yeah, catch that clip, I really enjoyed it, I thought it was fun. So what did you think of the segment, Luvvie, did you enjoy that? What was your experience like?

Luvvie Ajayi Jones: I missed the first airing of it because I was in meetings. But I re-watched it and I was like, "Oh my God, we did so good."

Rachel Rodgers: I'm like, "We're so cute."

Luvvie Ajayi Jones: We're so cute, look at you with red lips. We're cute. And I think, because if we're not used to being like, yo, beat each other up. Seeing us on screen made me really proud. I was really proud to see us as two Black women on this national show being truly ourselves. So that was a moment of pride for me for sure.

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Rachel Rodgers: Absolutely, I felt the same way. And I really just loved the conversation. I thought Drew was really genuine and it was – it felt like church, you guys, when we, you know, when that happened, it was just like so much magic and connection between the three of us. It was really fun and yeah. And I hope that people got a lot out of it and got inspired to build wealth. And that's what I've been talking about here on Instagram today is the issues with women and money.

And I think we as women don't talk about money enough, especially Black women and women of color. And there is all this sort of like stigma about money and about talking about money openly. And I'm like, "Listen, you all know all my business." I talk about my company and I talk about how much money I'm making because I think it's important for us to see examples of success in women of color and Black women out here doing it. And you don't have to be a celebrity or an athlete or just this extraordinary person.

You can just be a regular old person and you can become a millionaire if you want to, and that's the message that I really want them to know.

Luvvie Ajayi Jones: And I think that's significant because people always think about women as the nurturers and the service oriented people. And I love service. I hope I lead with the spirit of service. But because women are always expected to serve, we're also expected to not want to build wealth. They want us to just not profit our lives away. Folks want us to constantly only talk about giving to charity. I wondered how we have internalized the idea that we're only supposed to exist in the world to serve other people and how it does us a detriment.

So then when we talk about money, it's hard for women to talk about money because people quickly call us greedy. But when men do it, which is what they do constantly it's called being ambitious. So when we normalize talking openly about wanting to build wealth, and then when you have the money you can do great things with it. But there's nothing wrong with being

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a woman who wants to build wealth and do big things with money, because you need money to do big things.

Rachel Rodgers: Hello. Absolutely. And some of the people that I love to watch and follow, like Beyoncé, incredibly generous, having a massive impact on the world with her generosity and why? Because you know what, she's like, "Pay me."

Luvvie Ajayi Jones: Pay me, okay.

Rachel Rodgers: Yes, pay me and then you're able to be generous. I agree, I think we're all taught from little girls to be altruistic. So everything has to be a charitable thing and everything has to be, well, what's the greater good. It can't just be because you want Chanel bags and fancy shoes. And it's like why shouldn't I have fancy shoes?

Luvvie Ajayi Jones: Does that make me shallow? I can be shallow.

Rachel Rodgers: Exactly. Listen, call me shallow, okay, but you know what, I'm also cute. How about that.

Luvvie Ajayi Jones: I tell you, because the thing is, the shallow is not wanting nice things will not make you shallow unless you are existing simply for your own sake, yes, that is greed. We're not saying women needs to be greedy. We're saying we can build wealth. We can be altruistic. We can also be fire bosses, you know what I mean? And lead with the idea that us being financially well off is actually a form of service.

Rachel Rodgers: Yeah, absolutely.

Luvvie Ajayi Jones: It is a form of service for women to be rich because I trust us more with money than I trust men.

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Rachel Rodgers: Hello. Rich, okay.

Luvvie Ajayi Jones: As I say, I'm like, if we become billionaires, if we become millionaires, because we're altruistic we'll do good things with it. Look at Oprah, Oprah's a billionaire who gives away hundreds of million dollars a year. That money that she earned now allows her to be of global service, you know what I mean? That's how she was able to start a school. That's how she's able to donate money. There's all types of scholarships in Oprah's name because she's rich.

So if you're feeling guilt about making money, think of you making money as a form service, because now you are able to pass it on in different ways.

Rachel Rodgers: Absolutely, I totally agree. And there are actually all kinds of stats and studies to back this up. There are studies that show that when women earn money they give, like 80% of that money gets invested back in their community, back in their children. And so when they want to rebuild war torn places in the world, they actually do micro loans for the women there so they can start small businesses. And then the whole community benefits. Women are the key, okay.

Luvvie Ajayi Jones: The key, okay, we are the crux, we are the conscious of the world, women are the conscious of the world. And until we can find economic justice we're super limited in what we can do. And economic justice comes in earning more.

Rachel Rodgers: Absolutely, I love that so much. And I think it's actually revolutionary to see women, especially Black women being vocally, like earning their own wealth and doing it and being seen doing it. That alone is affecting every little girl, and every cousin, and every friend that sees you doing that. It's like wow I could have that, someone that looks like me. Someone that has a similar background as me is capable of doing that then

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hey maybe I could do it too. And so just living your life as a successful wealthy woman that alone is revolutionary and will change the world.

Luvvie Ajayi Jones: Yes. And it's because we are the models that other people are seeing. A lot of our journey as Black women who are prominent was harder because we didn't see the version of ourselves. So we basically had to become those versions of ourselves that now somebody else can point to and say, "Hey, I can do that because they're doing that." And let's be clear, in all of the thought leadership, of it all is we're telling you to go after what you need in the world. It's also because it's from a selfish place because when we walk in a room we shouldn't be exceptional.

Rachel Rodgers: Hello.

Luvvie Ajayi Jones: We should not be exceptional. I want to be able to walk in a room where being a strong woman who takes up full space who is in there being like, "Give me every dollar that I am worth." I want that to not be special.

Rachel Rodgers: Yes, absolutely. Absolutely. And you know what that makes me think of? That we are the heroes that we're waiting for. We can be our own knight in shining armor. Because let me tell you something, aint nobody going to save you sis. You've got to save yourself. So whatever it is, that person that you're looking for, that role model that you're looking for, become that, be that for everyone else, that's what's possible.

Luvvie Ajayi Jones: That we – I love that. First of all, people are always looking for everybody else to be Superman. I'm like, "You've got your own cape."

Rachel Rodgers: Hello.

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Luvvie Ajayi Jones: Put your own cape on. Don't wait for other people to save you because you're going to be waiting forever. And I want to live in a world where we stand in our power in the way that's not just like a cute quote card. And it's not just we're posting on Instagram. I'm talking insisting on receiving what you want, asking for it. We're so afraid to ask, that then we don't get what we want. So we basically choose failure in advance by not asking.

There are women who are watching this who are afraid to ask for a raise because they're just like, "What if they say no?" What if they do say no and no, it won't kill you.

Rachel Rodgers: Sure won't.

Luvvie Ajayi Jones: It will not kill you. If they say no, you learn something from it, that people don't want you to get whatever this money is. You learn, it's basically a data gathering thing. If they tell you no when you ask for something, it tells you something. So I think we need to also not be shy about asking for money.

Rachel Rodgers: Yes. Ask for the cash, you guys. And I'm all about that, whether that's with clients. I see that with women in business being afraid to really market ourselves and put ourselves out there and say, "Hey, this is the work I do. I can help you with that, hire me." We're afraid and we have this imposter syndrome that we don't even see our own greatness.

And that's why I think community is so important, so that you can be around a sisterhood of people who see how successful you are, see how amazing you are even when you can't see it. And can reflect back to you your magic, you know what I mean? And I see you do this all the time, Luvvie, all over the Instagrams.

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Luvvie Ajayi Jones: Well, can I tell you, because I'm not afraid of peer pressure. Alright, we talk about peer pressure. We talk about how it's not good. We talk about how peer pressure's not good. It's great, because you can use peer pressure for good things too. It's not just about forcing somebody to drink or smoke. It's about how can we peer pressure each other into being successful? How can we peer pressure each other into being powerful? So if I'm surrounded by powerful women I will have no other choice but be powerful because I'd be like, "Well, I've got to go with them?"

Well, and this is how they roll, well, that means I've got to roll the same way. So to your point, community is so significant because the people who surround us tell us what's possible. The people who surround us, model what's possible. And when they tell us that – if you're surrounded by five best friends who constantly tell you, "You deserve every good thing," you're going to start believing you deserve every good thing. You'll start going for every good thing. So part of it is finding community that will push you past where you think you can go.

Rachel Rodgers: Yes, absolutely. And there are stats to back that up too. I've got a stat for everything. There are actually studies that have been done about peer pressure, essentially of how your community and who you spend the most time with affects you. And they found that 95% of your success or failure can be determined by the people you spend the most time with, 95% you all. So if you are rolling with successful people and ambitious people on a regular basis then you will actually make it so much easier for you to be successful.

And just think about it, we exchange resources, we exchange opportunities. We encourage each other. We share ideas with each other. We lift each other up. That's what happens when you're in community with the kinds of people who are going after what you want as well. However, if you are spending time with people who aren't about that, then you're going to find it

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a 100 times harder to be successful in your career or in business or whatever it is that you're trying to accomplish. So if you want to make it easier for yourself, just hang out with a better squad, that's all you need.

Luvvie Ajayi Jones: Well, so you know, I recently posted about how you should always audit your circle.

Rachel Rodgers: Oh my God, yes.

Luvvie Ajayi Jones: You've got to do a circle audit. What that means is yo, who's around me? Do they inspire me? Do they kill my dreams or do they feed my dreams? Do they make me feel good about myself? Do they make me feel like I can do anything in the world? If there are people in your life who are dream killers, let them go.

Rachel Rodgers: I agree. I have a client who said that she does a best friend audit at the end of every year. She's a Black woman and she's amazing and she's like, "I do a best friend audit." She's like, "I audit not only my closest friend – some of my closest friends but also my boyfriend." And I'm like, "Let me do a review and see, did you add something to my life this year or were you taking away?" And based on that, let me see if you're going to make it into next year, if I'm taking you into next year with me.

Luvvie Ajayi Jones: Let me tell you, okay, the circle audit is necessary because sometimes the other thing about money and success is as you grow in your career, in your life as a person. The people who used to serve you in the way that actually worked, might no longer serve you. So the friends you used to have five years ago, might no longer be the friends you need today because of the way you're going. So it's necessary to do the audit because who surrounds you, the circle around you, literally is like a gatekeeper or like a titanium wall.

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They're either locking out all your blessings, or they're acting to magnetize and bring them in. So it's always necessary, especially as you're going to make more money. Because the people who were around you when you were making \$30,000 won't have the experience that might help push you further if you want to make the seven figures because they just don't have the perspective.

Rachel Rodgers: Yes, exactly. And that doesn't mean – we're not saying fire all your friends, guys.

Luvvie Ajayi Jones: We're not saying fire all your broke friends.

Rachel Rodgers: You might need to fire some of your friends but not all of them. But it just might be about who do you intentionally spend time with? I remember one year I looked back at my year and I was like, I didn't spend time with nobody that I really wanted to spend time with. I need to put more effort into those relationships that really matter to me and may intentionally book time with those people. Be on the group chat, really connect with them, send them an email, send them a care package in the mail and really put effort into those friendships, because you get out what you put in.

And so really spend, like intentionally spend time around those people because otherwise it's easy to get so busy that you don't have time for them.

Luvvie Ajayi Jones: The other thing that I do sometimes, to your point, sometimes you look up and be like, I haven't spent that much time with my friends. I am still a fan of writing notes. I have a bunch of notepads in my office desk at any moment and I'll be like, you know what, I haven't talked to this person in a long time. And I'll write them a note. But the thing is, you'll probably be like, I don't like going to the post office. I don't either. So what I do with this note is I take a picture and I'll text it to them.

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Rachel Rodgers: Oh my God, I love that. What a great tip.

Luvvie Ajayi Jones: It is so good to make some. It's part of my day to just know and let you know that I'm thinking about you friend. Do you know what I mean? You're important to me. So get stationery of some sort, notepad somewhere, write somebody a handwritten note and just send them a picture of it, instead of a text message. And even that makes somebody's day and makes you the friend that you want to also have.

Rachel Rodgers: Yes, I love that, that's beautiful. I'm going to write you a note, Luvvie.

Luvvie Ajayi Jones: [Crosstalk] language.

Rachel Rodgers: I love it. Okay, so you are a wealthy woman and so am I. So let's talk about, how did you get there? Let's talk a little bit about the journey. And how do you become a woman that focuses on your money more? And how do you find ways to earn more money? So tell us a little bit about how you did that.

Luvvie Ajayi Jones: So I am an author, a speaker and I do a lot of media things. And I run my own company. I've had my company AweLuv Media for 10 years. I started all of this by being a blogger. I started with my blog AwesomelyLuvvie.com which is still a space that I write in. And I wrote about the world. I wrote about television. I wrote about race, politics, whatever I'm writing about and my voice cut through the noise. People thought I was a person who was saying what they were thinking but they dared not to say.

So I ultimately created a media company to create content that most people enjoy, makes them think critically and hopefully compels them to leave the world better than they found it. So I was able to build my company really through writing. You know what I mean? And end up doing

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random [inaudible] with a lot of companies. But then when my book came out I'M JUDGING YOU: The Do-Better Manual available everywhere books were sold.

Rachel Rodgers: I love it.

Luvvie Ajayi Jones: When I'M JUDGING YOU became a New York Times Best Seller it changed my life. It opened doors to me – for me that I never even knew were available. The day that I became a New York Times Best Seller, because the book came out September 13th, 2016, the week after I found out that I'd hit The Times list. And one of the first people who I called was my speaker's agent. And I said, "My book is on The New York Times Best Selling list, came in at number five instantly." And he said, "We should double your fees." And I'm going, "Oh."

That phone call doubled my speaking fees; it took me from four figure speaking fees to five figures instantly. So being able to take stages, that year I took – I think I ended up speaking at three in 17, the year I end up speaking 35 times. And I end up doing the TED Talk that went viral and with five million views. All of those things were a stepping stone that allowed me to be able to command more dollars for my time. It allowed me to get expensive, alright, so let's talk about that.

Rachel Rodgers: Yes, get expensive, okay. If you take nothing else from this live, please remember that.

Luvvie Ajayi Jones: Get expensive. Each thing that I did, each mark that I hit made me more expensive. So let's normalize being expensive, which means I had to get more credentials as you get more experience. As you get more skills in general it means the value that you bring into every room now adds dollars to your invoice. So that changed my life. That was the way I was able to really start building the company and being able to walk into rooms and command a certain fee.

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And the reason why I was able to, I can use my power in certain ways because when people are like, “We’re looking for someone who is like Luvvie.” You’re not going to get a like Luvvie. So if you want Luvvie just get the money for Luvvie.

Rachel Rodgers: You’ve got to pay for it.

Luvvie Ajayi Jones: What are we going to say to have more money? “Pay me what you owe me.” So that’s what I did, that’s what I did with my company.

Rachel Rodgers: I love it so much. I love it, and that’s so true. One of the things that I see, so for you guys, I’m a business coach and I work with women entrepreneurs all the time. And I work with women in careers as well. And what I find is that you all are afraid to raise your prices. You’re afraid to ask for what you’re worth. You’re afraid to negotiate. And you just have to find what is it about me that is special? What is it that I bring to the table that the other party [crosstalk].

Trust me, people need you more than you realize, they need you to be in those rooms. They need you to be on those boards. They need you to be in the magazine.

Luvvie Ajayi Jones: And Rachel in the magazine, which I [crosstalk] again, that how people need you part. I want people to hear it again.

Rachel Rodgers: Listen, okay, the people out there, they need you. They need you to write for their magazine. They need to have you featured on their show. They need to see you and have you speak at their events and have you be featured on their boards. That is important. So recognize your value and walk up in there like you know what you’re worth. And that’s really all it is.

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And trust me, I'm the boss. I run a multimillion dollar company. I have a team. They have negotiated with me their pay as well. And I'm good at that, tell me why I should pay you more? Explain it to me, break it down how paying you more makes me more money. And they do. And when they do I'm like, "Bad, bad people." I'm not bad.

Luvvie Ajayi Jones: I think people also needs to keep this thing in mind, as you insist that you bring more value into a room, bring more value into a room. So don't just be expensive, but then you're giving trash service. Don't be expensive and you are under-delivering. Under-promise, over-deliver so when they write that check to you they realize that every dime was actually worth it. That don't mean, so kind of earn the value. But show up and be excellent, you know what I mean?

Show up and be like here is why when you walk away from this thing that I'm going to do for you, you never regret it. You say, "You know what, I actually got a deal, that was a steal because this person is so good." So I want people to recognize that you, as long as you are good at what you say you do, what you do, do, how you show up, people will not regret paying you.

Rachel Rodgers: That is correct. And I want to talk about being good for a second, because I think we think that that's some standard that is you're incapable of reaching. No, no, no, you're totally capable. I honestly think that a lot of people aren't that good because they don't care. So if you care and just put in some effort and just be prepared and show up looking nice, ready to go. Then you're going to do 90% of the work right there. I think a lot of people just, they don't care. They put in mediocre effort and therefore they put out a mediocre product.

And if you just put in the effort and really care about your craft, and care about getting better then you will be better. And so it's really not that hard to be good.

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Luvvie Ajayi Jones: You know what's for me, it's not that hard to be good, but there are so many people who aren't good. People think – people overthink being good. They think being good is like laying yourself prostrate, and [inaudible] yourself. That's not it. Being good is I'm going to walk in here, do my sell, will do to the quality that I would want to receive it in. And then I'm going to walk out and be okay, now my work will speak for itself. People are so intimidated by good that they think that they have to just lay out and be like, okay, I just sacrificed myself, they've got to do all of that.

I go on the stage and my goal is when I walk out, I want people to be like, I just spent 45 minutes receiving what I didn't even realize I needed. So it's like, okay, that was worth my time. You want to make sure that anything that you're doing is worth somebody else's time. And Rachel, that is one of the things you do. Rachel's one of my coaches, even I go to Rachel and I'm like, "Rachel, get me together. Get me together. We're not together right now. Get me together." And probably the reason why is because she's excellent.

I'm talking within one hour of me talking to Rachel I'll just be like, "Well, get my life right. Just smash me with knowledge and expertise."

Rachel Rodgers: Yes. I love it. Listen, that's my favorite thing is gathering up somebody. Your [crosstalk], let me find the money in that. Okay, I will do it. I will point you towards it. Here's the money, let's go get it, okay.

Luvvie Ajayi Jones: Let's go get it.

Rachel Rodgers: Yes, okay, so what are some of the ways that you – let's talk about managing money a little bit. What are some of the ways that you focus on your money, that you, turns towards your money, that you sort of pay attention to earning more? Because I think that, you know, that's one of the things that I was talking about in Drew's Instagram stories today and how we have to turn towards our money and really pay attention to it. Stop

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letting your husband, or your father, or your brother, or your uncle manage your investments.

Pay attention to what's coming in. Look for the opportunities to earn more. So talk a little bit about that, what do you think we need to do to focus on earning more?

Luvvie Ajayi Jones: Focus on earning more by giving people who know more than you. I would never fail because I'm good at one thing for sure, is I'm good at knowing when I'm not good at something. And I'd be like, "I'm going to let someone else handle that because this is not my ministry, this is not my lane, let me respect myself." So I got a financial advisor to invest my money because I was like, "What do I do with this cash?" It can't just be sitting in my savings account, that's actually losing me money.

So instead of me thinking that I now have to be an expert at money management. How about I can get the person who's already the expert to manage it for me so I can buy my time back? So facing my money looks like letting somebody else face it and then [crosstalk]. Me and my financial advisor get together every quarter and he tells me what's happening with the money. Where have we invested in? Where do we need to face it in? And then I'm also clear that money can go very quickly.

There are people who have made millions of dollars who are currently broke. Because if you don't pay attention to face your money, it will go very quickly. Have you ever looked in your bank account after just losing your mind for a month? And you say, "I don't even have nothing to show for why I just spent this much money." Because you do have no explanation to why all of a sudden you just lost \$2,000. And you're like, "Did I lose that much?"

Rachel Rodgers: And then you'll be shocked, and then you're shocked, you're like, "What, I spent that?"

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Luvvie Ajayi Jones: Will cause you all the problems, “Yes, you did just go from this, and was just ridiculous.” So you’ve just got to get somebody to hold you accountable when you can’t hold yourself accountable. Just know what you’re good at. You haven’t got to be good at everything. Don’t be good at managing money. Just get somebody else who’s good to manage your money for you.

Rachel Rodgers: I totally agree. And I have a financial planner as well and she is an amazing Black woman and she gathers me together. And she does tell me to stop spending, she does do that.

Luvvie Ajayi Jones: You know what, I feel like the key here is you need the people in your life who will gather you. Everybody needs gatherers.

Rachel Rodgers: And listen, let me tell you something, no matter what your financial situation is today, I used to have a 500 credit score, I don’t even think it was 500, I think it was four and change. That was my credit score, it was mortifying. I would be embarrassed. All my friends, we would go out to dinner and they’d all put down their Platinum Amex and I’d be like, “Here’s my debit card, I hope it goes through.”

Luvvie Ajayi Jones: It’d be like that you all.

Rachel Rodgers: Listen, I was the queen of calling the bank to talk them into giving me back my fees when I’m bouncing checks and things like that. I literally was a hot mess with money. And the fact that I’m now talking to people and encouraging women around money is absolutely hysterical, okay, bad, bad jokes.

Luvvie Ajayi Jones: Bad, bad jokes.

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Rachel Rodgers: I was the worst person with money and also never had any. That was almost my entire 20s. And then eventually I was like, “I’m tired of my own nonsense and I’m going to get myself together.”

Luvvie Ajayi Jones: You know what, that’s when you know that you’ve got to get something together really when you are tired of your own foolishness, is when you just, I’m going to give myself time out. You’re right.

Rachel Rodgers: You know what; I’m really tired of paying overdraft fees. I’m tired of calling banks and giving my sob story on the phone to them, “Give me back my overdraft fees.” I need a new life, this aint it. And so I decided, listen, where are my opportunities to earn more? Can I go get a degree? How can I get a better job? What kind of side hustle can I do? And I started looking at ways to earn more money and then I did, slowly but surely. And so 10 years later I’m the CEO of a five million dollar business.

Luvvie Ajayi Jones: And they’re seeing me and Rachel on here, you’re all seeing people who – I remember the time when I had to go find me the \$900 that I needed to go speak at a conference. When I had to get a credit card to pay for my wisdom teeth because I had lost my job. And you know what happens right after you lose your job and good insurance. All of a sudden you have all types of medical emergencies. I had to pay \$4,000 to get my wisdom teeth taken out and I didn’t have it. I was like, “Where am I going? I will just have to let the teeth run in my head.”

It’s when I started getting paid for that, I was like, you know, so I had to get a credit card to pay to get my teeth fixed. So as you all see us on here talking about wealth and money, don’t think we were born into wealth. We all remember the struggle times, we came from the struggle.

Rachel Rodgers: Yes, we did.

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Luvvie Ajayi Jones: So when we're telling you the story, it's not because we're bragging on it, it's that it is possible for you to also be successful to build wealth doing the thing that you love. So we're just like, listen, we remember the struggle time.

Rachel Rodgers: Listen, I remember going to – I remember making payroll for my team, this was early in my business. And then going to the grocery store with my big Darkcoin, putting it in the coin stock, getting a little bit of money out of that and buying groceries for my family. I also remember calling my sister, my sister's savings account was my personal line of credit, shout out to my sister. Because I used to call her all the time and be like, "Can you help me make payroll because I'm this close, but I've not got it. I'll pay you back in two weeks." And I paid her back every time.

And that's just how it is, sometimes you're in the struggle. But I have to tell you no matter how challenging your situation is right now, it is possible. Your dreams are absolutely possible, they are within reach. And you've really just got to stay consistent. You've just got to see what you want, believe in it and keep going. And be consistent, show up every day for that thing no matter how hard it is, no matter how challenging it is because it will happen, it is unfolding. You don't even realize that it's unfolding as it is.

Luvvie Ajayi Jones: And I think even you need to also understand that as you see people who are doing extraordinary things, don't think that that person is more special than you. People who do extraordinary things are ordinary people who happen to do the same thing. They're committed to doing the same thing over and over again over a long period of time. So then all that added up, it's a domino effect. So don't think, oh my God I can't, they're so far from where I am. We used to be there.

So greatness and being extraordinary comes from doing ordinary things, smaller things all the time and that builds and then lets you just show up

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and win. So what I want for people is to basically understand that you too can do something extraordinary.

Rachel Rodgers: Absolutely. Absolutely. And another tip I have for you guys is follow your jealousy. I used to see people going on fancy vacations and buying nice cars. I remember one time I saw someone on Facebook; they had just bought a new house. And then two weeks later they were going to Hawaii on vacation. I was like, “Who buys a house and can also afford a vacation at the same time?” I remember that blew my mind. I was like, “What am I doing wrong here?”

And then all those things that I wanted, seeing people’s beautiful houses, seeing people’s beautiful vacations. Seeing the life that they had, their success that they had in their career, I just followed that and I would write it down. I had a little plan, a note in my iPhone. And I was like, “Here’s the things that I want for myself. Here’s my five year plan. Here’s what I’m going to accomplish.” And then I would just think of ways to try to make it happen and just get creative. And slowly but surely I did. So follow that jealousy because your jealousy is putting you towards your own life.

Luvvie Ajayi Jones: First of all, I don’t know even if that has a – I need that as a print, follow your jealousy. That is genius. That is genius. What people see when they’re like, “Oh my God, I want that,” don’t use it to make you feel bad. Use it to drive you forward because then that’s possible. You’ve got to put that in your head and say, “That can be me.” Follow your jealousy is brilliant.

Rachel Rodgers: Yes. It’s like go get that girl, that’s what you want, you can have it.

Luvvie Ajayi Jones: Why not? Why not? If not you then who?

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Rachel Rodgers: Exactly. Hello. We were on the Drew Barrymore show today. I mean she's my best friend now.

Luvvie Ajayi Jones: Cool. Exactly. Us and Drew officially have a squad. So just Drew knows, we will let her know after this fact, that we officially have a squad, whether she wants to be in there or not, she's in it now. But we've got to gather Drew, just so you know.

Rachel Rodgers: Just so you know, we're adding you to the group chat.

Luvvie Ajayi Jones: To the group chat, what I'm saying, we have to add Drew to the group chat. We'll probably be like, "Drew, how is your Wednesday going?" You know what I mean? We've got Drew doing it.

Rachel Rodgers: We've got to encourage each other. We've got to share crap content, okay.

Luvvie Ajayi Jones: Crap content [inaudible]. Got to now let me know my shoe sales are [inaudible] because you know I'm a shoe person.

Rachel Rodgers: I love it. That's how we help each other out, exactly.

Luvvie Ajayi Jones: My favorite pair of shoes are on sale now. I mean it is your obligation as my sister to let me know that these shoes are now at a good price.

Rachel Rodgers: Exactly.

Luvvie Ajayi Jones: Listen, look, I'm just saying, this black pair is nice, okay, shoe sales and whatnot, this is what I prioritize in my life.

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Rachel Rodgers: Exactly, that's the measure of a good friend. That's how you know whether you're taking them into 2021 or not. Did you text me about shoes? Did you let me know?

Luvvie Ajayi Jones: Did you text me about the shoes I wanted? If not, I don't know if we're cool because ya'll don't even know if you want good things for me. Yes.

Rachel Rodgers: You don't love me. You didn't tell me about that sale.

Luvvie Ajayi Jones: You know what I want to do, because I will say, I am the queen of being like – [inaudible], did you see these shoes? You go and buy them. I am the queen of peer pressure. I stay enabling people to spend money, I do. I really do. I am the friend in your squad who is absolutely going on that vacation, pay for it. See you when you get back. I am the enabling friend, I am.

Rachel Rodgers: Yes, I am that way too. I'm not going to lie. All my clients that I talk to, they're like, "Well, I have this big crazy dream." I'm like, "Let's do that. What do we need to do?" "I need to hire people." "Let's hire them. What are we waiting for? Buy the laptop, hire the people. Get the office. Let's go."

Luvvie Ajayi Jones: Ban the laptop, yo, come in there and do some good. But no, this is great. It's been a privilege to share the mic now with you Rachel. Your journey, your story, what you represent, how you show up, and how you show sisterhood and action in the work that you do. Even with Hello Seven and beyond is incredible and I hope the audience of the Drew Show really tap in to what you're up to and follow your adventures, so yeah.

Rachel Rodgers: Well, thank you for saying that. I feel the same way about you. You are always opening doors and creating opportunities. And

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honestly, it was seeing you hit The New York Times Best Seller list, I was like, “I’m going to put that on – let me write that in my iPhone, that’s going on my dream list, New York Times Best Seller. Because I saw you do it, somebody who looks like me. And I’m like, “If Luvvie could do it, I could probably do it too. Let me put that on my goals list.” So thank you for being an example.

And guys, thanks so much for hanging with us, this was so much fun.

Luvvie Ajayi Jones: This conversation was super fun.

Rachel Rodgers: Listen, I hope you enjoyed these gems, because we was dropping gems.

Luvvie Ajayi Jones: This was a diamond field, just so you all know, we were dropping so many gems, you might as well call this conversation a diamond field, and dropping gems, all of them. The diamonds, the sapphires, the rubies, we were just dropping them left and right.

Rachel Rodgers: Emeralds everywhere.

Luvvie Ajayi Jones: Emeralds, just anything, [inaudible].

Rachel Rodgers: Listen, I’m going to use that, I am definitely using that, diamond fields, yes.

Luvvie Ajayi Jones: Just dropping things everywhere. And this conversation’s so good. I actually want to watch it too. Are you going to save this video?

Rachel Rodgers: I’m definitely saving it.

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Luvvie Ajayi Jones: Great. And also join Rachel's club, The Schmillies, go watch Schmilly.

Rachel Rodgers: Alright, yes, The Schmillies is short for Schmillionaires, okay, we can thank Cardi B for that. Thank you Cardi, because that's where we got that from. Alright you guys, thanks so much for hanging with us. This was such a great time. I love you Luvvie, talk to you soon. Bye everybody.

Luvvie Ajayi Jones: Love you and Drew's Show for having us.

Rachel Rodgers: Yes, thank you to Drew Barrymore's new show for having us, this was so much fun.

Luvvie Ajayi Jones: This was super fun. Bye.

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