

PROFESSIONAL TROUBLEMAKER



with LUVVIE AJAYI JONES

Professional Troublemaker with Luvvie Ajayi Jones

Own Your Purpose (with Thasunda Brown Duckett) - Episode 15

Released: April 13, 2021

Welcome to the Professional Troublemaker Podcast! This is the place where we help you cultivate the courage, authenticity and audacity you need to use your voice, take up space and live a life that is so bold, even your wildest dreams say #goals. I'm your host, Luvvie Ajayi Jones, New York Times bestselling author, sought after speaker and side-eye sorceress bringing you thought-provoking conversations with amazing people taken action, done scary things and rocked the boat to an audacious life. Like the late, great John Lewis said, these are the kind of people who are "Never, ever afraid to make some noise and get in good trouble, necessary trouble."

This month on the podcast, we're bringing you interviews from the archives with such excellence that we need to hear these conversations again. We're calling this Archive April and today, I'm bringing you my conversation with Thasunda Brown Duckett.

At the time of our conversation, Thasunda was serving as the CEO of Chase Consumer Banking, but earlier this year she was named as the president and CEO of TIAA and is the first woman to serve in that role. Not only is she at the top of her game in her career, she's just dope all around. Mother of four, proud wife, proud daughter, and just overall noir pixie dust carrier.

In this interview, Thasunda and I talk about her upbringing, how she became the woman who cared so much about talking about money, especially when it comes to Black women. And to this day, I think about part of our conversation that changed my life where we talk about diversifying your life as a portfolio. I cannot wait for all of you to listen in to this interview. It is going to absolutely bless your life. Let's get into it.

Conversation with Thasunda Brown Duckett

LUVVIE Thasunda, you are so dope.

THASUNDA Thank you.

LUVVIE Ah, so I always start by asking, what did you want to do or be when you were growing up?

THASUNDA Well, I guess being the middle child and the only girl, I probably say I first thought I would be a lawyer, tipping off the debates growing up in my household, but the truth is I really didn't dream of becoming a CEO. There's a quote from [Sheryl Sandberg's book Lean In](#), and one of the quotes she says is that, "If I had met my career when I was young, I would have missed my career."

THASUNDA And I think for me, it wasn't about really understanding what I would be when I grew up, it just... I think being the daughter Rosie and Otis Brown, I knew whatever I was going to be I had to do it with excellence, I had to make sure I was putting in the work, always had to be humble. So those core values, I think, is what really aided me. Not really thinking about, "I'm going to do this," until later on in life.

LUVVIE Which is fair. So when you were growing up, were you taught about money from your parents?

THASUNDA No. I think the reality is I was able to see firsthand how hard it was to have money or keep money growing up, which really impacted my life. And so you see your parents working really hard, but when you're growing up and you know what it's like when you open up the refrigerator and all you see is baking soda and somehow a meal came about, but you didn't really understand how that would be. Or you understood what it was like when your parents would sign us up for different activities, but given that they were raising three kids, we would start out with karate lessons and then karate lessons would end, or we would start with piano lessons and piano lessons would end. And the reality is money was tough. So I think just seeing the struggle, but in a way in which our parents were trying to do the very best that they could, really had an impact in my life. And I think two moments that I carry with me as a leader in banking, one is when we moved from New Jersey to Texas.

LUVVIE Okay.

THASUNDA My dad relocated with [Xerox](#), and he worked in a warehouse. Back then you could relocate at different job levels. You didn't have a relo package though. You got there how you got there. But we started our life sitting on crates when we moved from New Jersey to Texas, with everything that we owned in a car and three kids and a mom and a dad. And so starting your life sitting on crates and seeing little by little, adding furniture and little by little being able to have some of the basics in your home, stuck with me.

THASUNDA And then secondly, when I graduated from college and learned a lot more about money, realizing that my father worked at Xerox for many years, but only knew about a pension. He had no idea what a 401k was. And that meant that my father in his late forties, mid to late forties, could not retire on information that he just did not have access to. Even though the opportunity was there for him to change the outcome of my mom and dad, ability to retire much early. Those two moments really impacted my life, Luvvie. And I think that's why I'm so passionate about financial health. It's personal for me.

LUVVIE That's real. So when you were actually growing up, was college a forgone conclusion for you? Did you know, "I'm going for sure," or was it something that you weren't sure that you were going to be able to do?

THASUNDA No, college was for sure.

LUVVIE Okay.

THASUNDA My dad did not attend college. My mom did, but graduating from high school was not a big moment for us. It was like, "When you finish high school, you're going to college," and we

played sports. And so my older brother really set the tone. He played, had a full scholarship at Ohio State. So college was an expectation, and I think it also just rooted back to excellence and wanting us to be the very best at whatever we did. And for us college was that next step. So it was an expectation.

LUVVIE So what was your major when you first started?

THASUNDA So I majored in finance and marketing. So I graduated from the [University of Houston](#) with two degrees. And the insight was that I figured that a technical skill was important, which is why I majored in finance, but I love strategy and creativity and visual aspects of life. And so I thought marketing would be something that would show the other side of who I am. So I felt like having both degrees would allow me to have access to opportunities in a way that would give me options, if you will, majoring in both finance and marketing.

LUVVIE I asked that because a lot of people start college with one major, end it with another. You started with the... And ended with the same majors. Both of them.

THASUNDA Right.

LUVVIE Oh, you were focused.

THASUNDA Well, I'm not... You learn now, you know? Yeah. I don't... You had certain semesters, you probably weren't as focused as you needed to be.

LUVVIE Right.

THASUNDA But I knew at that time business was where I was going to point to. And I think that comes from [INROADS](#), which is where I really got exposed to corporate America.

LUVVIE Oh, so you were part of [INROADS](#)?

THASUNDA Yes. [INROADS](#) was my disruptor.

LUVVIE Ooh.

THASUNDA So [INROADS](#) changed my life.

LUVVIE Wow.

THASUNDA And when you think about disruptors and moments, for me, [INROADS](#) provided access to an industry that I didn't even know existed. I had no idea that there was this world of thinking or capital markets and all these other terms, I really didn't understand that until [INROADS](#). And had it not been for Mr. and Mrs. Patterson, I would have never heard of a program called [INROADS](#). And so what I love about [INROADS](#) and how it changed my life is it created an opportunity for me, the art a possible ability.

LUVVIE Mm-hmm (affirmative).

THASUNDA And it helped really plant those seeds of confidence. When you saw other kids that look like you, that one at some of the same things so you didn't feel like you were the only. It was just so much that it, it gave me, and I think without Inroads, we would not be on this podcast right now, for sure.

LUVVIE It's the domino effect of life.

THASUNDA It absolutely is a domino effect of life.

LUVVIE So you graduated from college with your two degrees, which impressive because, do you do this in four years?

THASUNDA Mm-hmm (affirmative).

LUVVIE Oh my goodness. You were so focused. So you graduated, what was your first job out of college?

THASUNDA So [INROADS](#), my first job was [Fannie Mae](#) out of college. And I think what's important here is that when I graduated, I had a couple of job opportunities and the other jobs actually paid more.

LUVVIE Mm-hmm (affirmative).

THASUNDA But I chose [Fannie Mae](#) because that's what I knew, and that's where I interned, and I figured that I would have a better opportunity to move up and earn more working for a company where I had a base. And I think that's just important because sometimes you may choose something that may pay a little bit more than something else.

LUVVIE Yeah.

THASUNDA But I'm so glad that I was like, "This may not pay the most, but I think I have a lot more opportunity to grow," because I knew a little bit about the company and the culture and I knew people that were already there to help guide me. So I think that was important that [Fannie Mae](#) was my very first job out of college.

LUVVIE What was your position?

THASUNDA I was on rotation. When you move around from different departments, was my first experience out of college, which was great because you got exposure to different areas.

LUVVIE So how did you move up the ranks?

THASUNDA Wow. I would say that, for me, it goes back to some of the core qualities that Otis and Rosie Brown taught me. I think I moved up in the ranks, one, clearly you work hard and being open minded to anything.

LUVVIE Mm-hmm (affirmative).

THASUNDA Nothing was beneath me. If they told me to make copies, I would make copies. I did not feel like my degrees entitled me to a different level of experience than someone else.

LUVVIE Come on, come on. That's a gem right there.

THASUNDA Exactly. That's real talk, right? I think it's important. I think the other step is that I recognized that mentorship all around me and some of my first mentors were the secretaries and the administrative assistants that took me to the side and would tell me certain things or give me input about the company or the culture. And so I think this is so important because when you're starting out, sometimes we spend so much time looking up wanting to meet the boss, and relationships and advocacy sometimes are the people that are to the left of you, to the right of you, to the people that may be more junior than you. And I think that connecting with that helps shape your personal brand. I think it allows people to advocate on your behalf when you don't even know you need that level of advocacy.

LUVVIE Mm-hmm (affirmative).

THASUNDA And I think it allows people to tell your story, not what you do, but how you do it. And as people understand the how, they understand that, "You know what? Maybe she can do that next job. And you know what? Maybe she'll deliver in the way that she delivered on the prior." I think it's all of that, that helps shape your growth. And I think lastly, I would say levy being comfortable being uncomfortable.

LUVVIE Mm-hmm (affirmative).

THASUNDA Because I definitely had a lot of uncomfortable moment as I moved up in my career.

LUVVIE That piece about your first mentors being the secretaries is really important because people think, "Oh, I need to go see ... Oh no, the person who controls the CEO is the person who's their admin."

THASUNDA Absolutely. Absolutely. And by the way, how you treat people is noticed.

LUVVIE Yes.

THASUNDA So if people are so busy trying to get to me that they're not treating my assistant in the way that is required, that tells me a lot about who they are.

LUVVIE Facts.

THASUNDA How you show up in all scenarios matters, as you think about growing your career, and not just showing up when you think you're in front of the boss, but how are you showing up when you're treating the admin or the secretary? How are you showing up when you're working with people that are more junior than you?

LUVVIE Yeah.

THASUNDA Because people are watching that and that impacts your brand.

LUVVIE Yes, yes, and people know if you can't treat the janitor with respect then why are you even worried about the CEO?

THASUNDA Yeah. And P.S., it was the janitors and the cooks and the secretaries inside corporate America that allowed us to exist.

LUVVIE Mm-hmm (affirmative).

THASUNDA They were the first experience to seeing excellent, and how they kept the buildings clean or how they prepare the meals or how they provided support for the boss. And so when I think about sitting on the shoulders of giants, it includes secretaries and janitors and the cooks.

LUVVIE Yes.

THASUNDA Because they were the first to crack those ceilings in corporate America, because they were the first that were inside of these four walls.

LUVVIE Absolutely. So as your career went on, do you remember any missteps, any mistakes you made?

THASUNDA Yeah. Before I give you an example, I feel strongly that we all are going to have these ups and downs, these missteps.

LUVVIE Yeah.

THASUNDA But what I know for sure is that it was all those ups and downs and missteps that they got me exactly to where I am today, so I wouldn't change any of it. And I think that's just important because we have to give ourselves permission to fall down and to have those missteps and setbacks in order to grow and be unapologetic about your journey.

LUVVIE Yes.

THASUNDA And I think that one of my missteps that I'll share was really rooted in doubt and insecurity.

LUVVIE Mm-hmm (affirmative).

THASUNDA And I remember when I was six months pregnant with my second child, with Myles, and it was being six months pregnant with my second child, when Chase gave me this tremendous opportunity to run a P & L, which was my goal, I want to run something.

LUVVIE What's a P & L?

THASUNDA That's the profit and loss.

LUVVIE Correct.

THASUNDA That's managing the business.

LUVVIE Okay.

THASUNDA And so this opportunity was for the Northeast, so it was a really big job for me. And instead, my first reaction wasn't, "Wow, thank you," and I know I worked hard. My first reaction was, "You know I'm pregnant, right?"

LUVVIE Mm.

THASUNDA This weight is not from eating Bonbons. And he was like, "No, I know." And I was like, "Well, you know I'm going to be on leave for three months because it's a scheduled C-section?" He was like, "Yeah, I know."

LUVVIE Wow.

THASUNDA I was almost giving him permission to take it back.

LUVVIE Mm.

THASUNDA And I think, in that moment, looking back, I was leaning into my head, my doubt, my fears, than owning the moment and saying, "I'm good enough."

LUVVIE Yes.

THASUNDA And yes, I'm pregnant, but I'm coming back because I'm dope and this is something that I want to do and having a child is not anything to delay my progress or my career. But if I'm honest, I spent more time almost giving him permission to back out. I think that was a real learning for me as I think about my career and as I think about the people listening to your podcast is making sure that we're depositing equity into our confidence, that we're depositing and building equity in our own confidence, because sometimes we're so much in our head that we can walk back an opportunity.

LUVVIE That reminds me, I was having a conversation with someone who's in HR. And we were talking about how women, especially black women don't negotiate our salaries when we're given these offers. And she was saying one time, she actually had a woman who negotiated and then took it back.

THASUNDA Wow.

LUVVIE She was like, "No, I would love the salary at a 60,000." And the HR manager was just quiet, said nothing made no reaction. The person goes, "But it's okay. It's okay. 50 is also fine."

THASUNDA Wow.

LUVVIE What do you say? What tips do you give people on that one? On that type of mentality? Because it's the same thing we don't give ourselves permission to be dope and then we'll take it back.

THASUNDA Right. Wow. I think the first piece, and I say this a lot is know that you're enough and know that you are worthy and deserving of all of that. And sometimes in silence or a pause, you stay silent too.

LUVVIE Yes.

THASUNDA Because our first reaction, especially as we are building our confidence and knowing that we're enough is doubt. And sometimes that pause is giving yourself permission to put that doubt out of your head and replace that with "Yes, I'm worth X" or "Of course you would want me in this role." I think that's really important. Sometimes they're so quick to speak and we'll be quick to speak in doubt that our own truth.

LUVVIE When you were having these jobs as you're working, going from [Fannie Mae](#) and then ended up at Chase, how did you psych yourself up for the moments when the number was given to you, the number that they're offering to you?

THASUNDA How did I psych myself up?

LUVVIE Yes. What was your internal Ted Talk?

THASUNDA Yes. First of all, you're like, "Wait for it, wait for it." I think before that moment you're typically talking to someone, your tribe, you're talking to your family and saying, "Tomorrow they're going to offer me the job, and here's what's really important to me." And you're having that pep talk, whether that's in your head or with your squad. And I think that when you're presented that opportunity you want to... I tell myself, be confident. I tell myself to definitely have gratitude and be appreciative, but also know that I'm deserving of it because we work extraordinarily hard and everything, every dollar, every challenge, every task, I feel like I've earned that. And I think telling myself that prepares me for those moments, when they say, "Here's your promotion or here's what you're going to receive as a result of it." I think the older I get, the more I'm like, "Yeah, I absolutely deserve it." My dad always tells me, "People see your glory, but they don't know your story."

LUVVIE Come on, let's go.

THASUNDA I think that when you're presented with these opportunities, remember your story is real. And therefore when you get that promotion or when you get that bonus or when you get that raise, people may see a glory, but they don't know your story. And so you should lean in and recognizing that all that hard work, perseverance, grit, fear, doubt, confidence, all of that stirred up, got you to this point so you deserve it. You absolutely deserve it.

LUVVIE You have been in the finance space all these years. And there are many times when you are the only woman, the only black woman, the only black person in the room, how do you operate in those spaces?

THASUNDA I tell people when I'm asked this question, is that especially being black, but also being female, even prior to having these roles you were operating in the only environment.

LUVVIE Mm-hmm (affirmative).

THASUNDA I remember being the only black girl on a soccer team and know what it's like to not be invited to the birthday party. My parents then having my best birthday party, even though we didn't have much. This only feeling is not new, I guess is my point.

LUVVIE Yeah.

THASUNDA I think that the beauty in that is having moments throughout life where you had to stand out, or you did stand out. When you get to these moments of a CEO or being an executive and you're in those rooms and you're the only, I think that's when you really are talking to yourself and you walk in and you take a deep breath and you remind yourself that you're enough and that you have something of value to say, and you're going to say it and you walk in. But the other piece to this is sometimes we also need to say, when I walk into this room, I might be the only woman or I might be the only African American, but I know that I have something in common with the people in the room that don't look like me.

LUVVIE Yep.

THASUNDA Because I think connections matter. And the more you're able to share who you are, the more you'll realize that you do have something in common. And the more you can find that connectedness, the more your confidence goes up and your anxiety comes down. And that is something that I really have experienced and coming in, I was super nervous, but when I walk out, I ended up having lifelong relationships with people that didn't look like me because I understood the power of connection.

Before we jump into today's interview, know that this podcast is named after my second New York Times bestselling book, [Professional Troublemaker: The Fear-Fighter Manual](#), which is available now wherever you get your books!

Think of it! A million people who are out there, standing on the edge of something great and need that little push of encouragement. That push to be the domino. To say the hard thing. To have the hard conversation. A million people kicking their fear to the curb and step into the life they've been dreaming of. A million people asking for a raise. A million people starting a fierce job they're not sure they're ready for. A million people doing something so big that their wildest dreams say goals. My goodness.

And that is what writing this book has done for me, what it's already done for those who are reading it and gifting it to others. This book has empowered people to say yes to things they were previously saying no to. It's empowered people to have tough conversations they weren't going to have before. People have asked for raises and promotions and gotten them after reading this book and finding the

courage to speak up. The domino effect of what has been happening when a few people have decided not to live in the realm of fear has been amazing - think of what could happen if a million people stopped letting fear be the first factor in their decision making?

An audacious mission like that can't happen without you, so let's get this book in the hands of people who need it. Buy a copy of Professional Troublemaker for yourself, or as a gift for your friend who needs a push. I know it will change your life like it's changed mine and I know it will change the lives of all these people who touch it, because domino effects are real. Order Professional Troublemaker (hardcover or audiobook) now at PROFESSIONALTROUBLEMAKERBOOK.com or wherever you buy books.

LUVVIE You've steadily risen through the ranks and that excellence piece came with you. People see you as you're the CEO of Chase Retail Banks right now. Do you remember a moment when you were like, I might've picked the wrong career or I don't know what I'm doing here?

THASUNDA No.

LUVVIE Yes.

THASUNDA And the reason why I say that, I'm going to tell you why.

LUVVIE I love hearing that.

THASUNDA I understand my purpose. My purpose in life is to inspire others. It wasn't about am I in the wrong job or career it's about, am I able to connect with my purpose? Can I use my platform to inspire others? Can I find the passion in what I do? And I think going back to growing up and understanding what it means to not have a lot. And here I am working at what I think is the best financial institution as a CEO-

LUVVIE Wow.

THASUNDA ... with the ability to connect with people of all levels and of all backgrounds, I'm living my purpose. I think the job doesn't define me, my purpose defines me. I like to tell people I rent my title, I own my character.

LUVVIE Oh girl, come on. You and these gems, I can't, I can't. Okay, continue.

THASUNDA But it's real talk because when you're able to connect with your purpose, I can say, "Wow, I'm here at this company where it's about helping people make the most of their money so that they can make the most of their lives." Well, I can connect to my purpose to inspire others where they can see this African American woman who grew up the way I grew up and who's a first in all these environments. I can live my purpose. How dope is that? But I understand that my title is rented. My title belongs to JPMorgan Chase. My character is Thasunda Brown Duckett's ownable assets.

LUVVIE Come on.

THASUNDA And so I would encourage you everyone to connect your purpose to your ownable assets and your title or your job is your platform to facilitate your purpose and to shine through with your character.

LUVVIE Ooh, listen, that is a word because a lot of people define themselves by the title that they've rented.

THASUNDA That's right.

LUVVIE So when they lose a title.

THASUNDA And that's their mistake.

LUVVIE And that's a mistake.

THASUNDA Right.

LUVVIE Wow.

THASUNDA It doesn't define who you are and I think, again, when I think about my heroes and sheroes and my mentors, it's not about their title. It's about seeing my dad on the grind every day, seeing the sacrifices he made, seeing my mom teach me so much when it comes to having gratitude and faith. It transcends their rentable titles, it's all about their ownable assets. That's where my mentorship and inspiration comes from, not by people's titles, but how they show up. That's where you get the knowledge and the gem.

LUVVIE God.

THASUNDA So rent your title, own your character and there you'll find your purpose.

LUVVIE Get us together. You get us together. Every time I talk to T, she just be ruining my life with gems. I can't even deal. I have to go sit in the corner and just think through my life every time I talk to you because you just stay dropping all the wisdom. And it's really clutch for women to also hear-

THASUNDA Yes.

LUVVIE The unapologetic confidence, which is why when I ask that question and women say, "No, I know exactly what I'm doing. I'm perfectly in the right place," it brings me so much joy. The other person who did it was [Boz](#) when [Boz](#) was on podcast.

THASUNDA Yes.

LUVVIE I was like, "Do you ever walk into a room questioning yourself?" She was like, "No." I'm like, "Thank you. Thank you for being this person," because I feel like oftentimes the world does not give us permission.

THASUNDA That's right.

LUVVIE To own our dopeness, so then we're waiting for this permission that never comes.

THASUNDA I mean, you are so right. It's like I tell people, especially when I'm talking to black women and young women, we have to be authentically who we are because our narrative is different and it's necessary. It's necessary. And I think that the more we bring our personal perspective based on our experiences to the table, I think that's how we were able to make real impact. That's how we're able to create space for a lot more people who's looking for that different yet necessary acknowledgement who they are. And I think we have that ability to do that in such a beautiful way, but it's our culture, it's who we are, and I think it's necessary and we should not water it down. We should not water it down.

LUVVIE And you in all.

THASUNDA No cream on this coffee, just keep it straight.

LUVVIE No cream on this coffee. Keep it black, keep it black.

THASUNDA Keep it real, keep it who you are, and you don't have to water yourself down. You just have to show up the best version of yourself of course, but you have to be okay. I tell this story, I wear braids sometimes, I wear everything right?

LUVVIE Yes.

THASUNDA But I remember this black woman was going to be representing the firm and she was so excited and she was out in LA and she reached out to me and said, "Can I get some time with you because I want to talk about how I show up?" And so I said, "Let's do it on telepresence," so I could see her. And so she had very, very short hair, right? Like yours. And she said, "Thasunda, should I put on a wig?" Like all these things she was in her head about, because her intent was to represent the firm in the best possible light.

LUVVIE Yeah.

THASUNDA And so I'm looking at her and I said, "How would you wear your hair on a Sunday when you're trying to be your very best?" And she said, "Like this." I said, "Well, then that's how you show up because you look beautiful."

LUVVIE Yes.

THASUNDA What I didn't know Luvvie, is a month later I was in LA, she came up to me and she said, "Thasunda, thank you for telling me and reminding me that I was beautiful in my dopeness," that's my word for her. She said, 'Because what you didn't know is that I was battling cancer and the fact that you told me that I was enough, that I was beautiful exactly the way that I look, you have no idea what that meant."

LUVVIE Wow.

THASUNDA Imagine if I was trying to water down our beauty. Imagine if I was trying to give her a narrow scope of what it means to be beautiful and professional.

LUVVIE Wow.

THASUNDA And that to me is the power of being authentic and understanding our own beauty that our beauty is like how India Arie, you could wear it in all kind of flavors. Dope like you, braids, straight, all of that is enough. And I think that's just so important when we are giving feedback, especially to women of color and understanding how we show up is professional with braids, or professional with our natural hair, or professional with the low cut, or professional with it straightened. It's all beautiful and I think that's just important.

LUVVIE That is so clutch. I'm not in corporate, so whenever I show up as myself, I'm like, "Hey, I don't have a job that I report to."

THASUNDA Right.

LUVVIE So hearing you, who is in finance, okay, that is the most corporate industry. Hearing you say that, I feel like is an exhale for people.

THASUNDA Yes, it is. I mean I get so many notes in terms of when they see me, it gives them permission that they don't have to take out their braids for promotion. And I think that's just so important because those are those nuances that get in our head that says I have to conform my beauty or my professionalism to a narrative that may not be full or complete. Yes, that is a professional look, but so is this. And I think that goes with our confidence and I think it goes into being okay and giving ourselves permission to saying that I am enough with exactly who I am and the best version of who I am, I think is important.

LUVVIE Was this something you came to later or was this from jump? Were you the girl wearing braids in the office as you rose through the ranks?

THASUNDA No, it's something that I think I've definitely evolved to.

LUVVIE Okay.

THASUNDA And I think that that's the beauty of understanding we're on the shoulders of giants, because there was a point in time and unfortunately even in some ecosystems today that that would be in the dress code, right? That you couldn't wear your hair a certain way.

LUVVIE Yeah.

THASUNDA And so I think that over time and being 2019, you start evolving and saying this is beautiful. And I think one of the biggest moments in my life Luvvie was having Madison, my daughter.

LUVVIE She's adorable.

THASUNDA Why is it okay when she's young and I have her hair in beautiful braids and see her beauty, but yet at a certain age, I start telling her that's no longer beautiful or professional? So I think when you see yourself through the eyes of your children or the youth, you realize that that same beauty and those same ways in which she could have flexibility with her hair and feel beautiful is the same way that I should show up as her mother. That to me was one I think that really was my growth in having her and seeing her beauty, and recognizing that she needs me to show up with that level of diversity in the way that I'm trying to raise her.

LUVVIE Right, because a lot of our kids will watch us straighten our hair because it's a special occasion.

THASUNDA Right. And she can see that too. But she will see it in a way that mom just likes to mix it up. Not in a way of one is professional and one is not. There's a difference.

LUVVIE There's a huge difference.

THASUNDA Right.

LUVVIE So thinking about Madison, she's what, three now?

THASUNDA No that's McKenzie.

LUVVIE That's McKenzie?

THASUNDA A lot of kids.

LUVVIE You got four. You're a mom of four.

THASUNDA Yes, I'm a mom of four, from 22 to three.

LUVVIE Okay, ma'am what? How are you doing that, and doing all of this?

THASUNDA Prayer. In addition to my faith, but I have a great tribe. You know Richard. Richard, he is my husband. I could not do what I do without him. I think so many times we can give brothers or men a bad rap, but my husband is holding it down, and he allows me through our partnership, to be all of the things that I believe I'm supposed to be as a supporter. So he is a Marine and an engineer, but he's a stay at home dad. And so we partner together. But when you have children from the ages of 22 to three, it definitely takes a village. And he definitely is a king of my village, if you will.

LUVVIE King of the village. And you travel. How often are you traveling?

THASUNDA A lot. I travel ... I don't know, it depends 40% of the time, I think sounds about right.

LUVVIE My gosh.

THASUNDA But you know what's important as a mom, because sometimes ... And I know for moms, or anyone that just has a lot of responsibility, and you and I have talked about this. You can feel like you're failing.

LUVVIE Yeah.

THASUNDA Because you're not there 24/7. But what I've also learned is that for me to be the best mom, for me, I love working. And I love what I do. And I find my passion, and my kids see my light. And they see the impact through the stories I tell, or they see the impact through the way in which I show up. And I think that, that makes me feel great. But there's moments where you feel like you're failing as a mom or as a wife, or as a daughter, or even as an executive, because you can't be everywhere 100% of the time. But I learned, and this was my aha moment, if you will, is that you have to live your life like a diversified portfolio.

LUVVIE Let me stop you there, and let people know how this changed my life.

THASUNDA Okay.

LUVVIE It was probably two years ago, me and Thasunda were scheduled to have dinner in New York. It was a tail end of me doing about ... I think I was on a 10 city tour in four weeks, or something like that. And so at the end of the tour, essentially, I go to New York. And we meet at six o'clock, and I am busted. I am dog tired, drained, and T was like, "What's going on?" And I was like, "Girl, I have nothing left. I am so tired." And then you blessed me with this jam. I'm going to let you talk about the diversified portfolio.

THASUNDA Yeah, I remember it clearly. So what I would encourage everyone to do, and this comes from my own experience, realizing that work/life balance narrative, was causing me to fail every day. And what I realized, is that having a diversified portfolio means writing everything that matters to me. And for me, it's being an executive, it's being a mom, a daughter, a philanthropist, a girlfriend, everything. And you allocate, because you only have 100%. And so the beautiful thing about living your life like a diversified portfolio, is I recognized that JPMorgan Chase does not have 100% of me. They may have a 30% allocation, but within that 30%, I give 100% of what I have every day at work.

LUVVIE Yeah.

THASUNDA My children can't have 100%, because I'm more than a mom. I'm a wife, I'm an executive, I'm a philanthropist, I'm a daughter. So if you put everything that matters to you in life and you allocate, you give yourself permission depending on the season, to rebalance. So when my father was diagnosed with cancer, I needed to reallocate my portfolio. Or when work is busy, or your children are a little missing you, you reallocate. But here's the beautiful thing, and this is what I shared with Luvvie is that if you put everything that matters to you, everything, and you allocate at least 1%, you'll have ups and downs, you'll have volatility. But if you put everything that matters to you, and you live your life in a diversified portfolio, over time, you'll outperform this thing called life.

LUVVIE Come on.

THASUNDA Because I was living all of who I am. And I gave myself permission to rebalance depending on the volatility of what was going on in my life at that time. And that changed my whole mindset, because now I can be 100% of any allocation, which means I'm present in those moments. And that changed my life, and my perspective.

LUVVIE That conversation changed my life, because you asked me, you were like, "Okay, so you've been doing work. What percent of your life currently do you think is revolving around work?" And I said, "Probably about 70." And you were like, "That's unbalanced, which means everything else that you have going on, you only have 30% for."

THASUNDA Exactly. And there was so much more that mattered to you than work. There's so much more dope-ness to Luvvie. And I think that you were drained, you were over allocating.

LUVVIE Honestly, it changed the game for me, that conversation, literally ... I hit you up like a couple of weeks later, or even like a couple of months later-

THASUNDA You did.

LUVVIE And be like, "I'm currently sitting on my couch because I fixed my portfolio." Because I realized ... And one thing you said was, "Okay, so if you put your whole portfolio into one thing, what if that thing tanks? You've lost all your assets."

THASUNDA Exactly, exactly. Right.

LUVVIE I was like, "Oh, snap."

THASUNDA Exactly. And that's not all of who you are. And so you're absolutely right. It's like, even when I'm telling my girlfriends when we're going through it with relationships, when they're dating, I'm like, "Sometimes you got to short the stock. Let it go." Sometimes you just have to let it go and reinvest elsewhere, in order to yield a higher return.

LUVVIE I'm telling you, it changed my life. That was game changing. I was like, do you realize how revolutionary that is, that idea to treat your life like you treat your stocks?

THASUNDA Exactly.

LUVVIE But then the problem is, a lot of people don't have stocks.

THASUNDA That's exactly right.

LUVVIE Yeah.

THASUNDA Exactly right.

LUVVIE Which actually brings me to this thing that [Chase](#) is now doing, which is ridiculous. And you have this personal tie to making sure that black women soar, because we're typically locked out of the rooms where things are happening. We're typically locked out of the information. So we end

up getting the short end of the stick, simply because we don't know. Talk about [Currency Conversations](#). I think it's super dope.

THASUNDA Oh, yeah. I'm all about it. And it is great to be in the role and the position, but also in a culture that will allow purpose and passion and business to meet. And so it's just important to start with some data when you think about the state of Black women, from our dopeness, but also to our opportunity. When you look at Black women, more than 80% of Black mothers are the breadwinners in their household. We know that African-American women are one of the most educated with college degrees, but college degrees alone are not wealth generators.

LUVVIE Facts.

THASUNDA We also know that, and this was in 2016 study, the average White woman had \$43,000 more in retirement savings than the average Black woman.

LUVVIE Wow.

THASUNDA We also know that the average white woman has nearly 10 times as many non-retirement financial assets, which are stocks and bonds, than the average Black woman.

LUVVIE Wow.

THASUNDA And so the point is, the stats say that we are not financially healthy, but yet, we are the leaders in our community. We are working hard, being entrepreneurs, getting degrees or skills, we're doing all those things, but we're not building wealth. And so when you think about the opportunity and why I'm so excited about [Currency Conversations](#) is that in order to change this dialogue, because that's what we do, [Currency Conversations](#) is anchored in sisterhood. And it's anchored in sisterhood around building confidence without judgment. We were at [Essence](#) last year, loving it, and we talked about keeping it 700. You have to know what good looks like, but we did it as a sisterhood without judgment or shade of being okay, even understanding what is my credit score and what does good look like. Good looks like 700 plus. And being able to say, "Well, I'm at 580, no judgment, no shade. But now, let's get it together, girlfriend."

LUVVIE Yes.

THASUNDA So [Currency Conversations](#) is about bringing us together in the way in which we make impact, we do it as a sisterhood. It's about knowledge because knowledge is power. And it's bringing the knowledge that we have here [at JP Morgan Chase](#) or any financial institution, but bringing it in a way that we can understand it, but most importantly, act upon it. And it's the fusion of knowledge and sisterhood, but it's rooted in culture, which is why having the relationship with [Essence](#) is so important because we all know [Essence](#) is culture.

LUVVIE Yes.

THASUNDA And so [Currency Conversations](#) is about connecting the culture and the sisterhood to be able to talk about money, and understanding that we, as Black women, can get financially healthy, and we can do it together, and we can do it without any shade or judgment, but we can break it

down in a way that will cause us to act. And our goal for [Currency Conversations](#) is to have 20,000 Black women across the US in conversations about what it takes to achieve their financial goals, understanding their hopes, their dreams, their fears. It's about looking beyond the numbers, but authentically connecting with Black women across the country and being able to change the narrative in helping our community get healthier. And I think that, to me, is so important and it's important to our company, and it's important to the men and women that are working really hard to bring [Currency Conversations](#) to life.

LUVVIE Yeah. I mean, when I heard about [Currency Conversations](#), I was like, "I got to be a part of this." Because my whole thing is, I just don't like the fact that we don't end up doing the things that change our lives, just because we don't know we're supposed to be doing it. So I was like, "Yo, how can I help? How can I let people know? It's time for us to have these conversations." So we actually just had one in Atlanta, the first [Currency Conversations](#) there, and women were just like, "Oh, my God. I didn't know about this, this, this, this, this thing." And these are things that we can start doing today. So I have a group of friends who I'm open with about money. We talk to each other about money. So I'm like, "What does it look like for other people to have that type of space?" Which is essentially what [Currency Conversations](#) is doing, is trying to create these safe spaces for women, for Black women.

THASUNDA And it's so great to have you part of this journey and other Black women that can say, "Hey, you know what? We're okay talking about our financial health." We're okay saying, "You know what? Money is funny right now. And now, let's talk about what we can do." So we can pair talking about credit with Sauvignon Blanc.

LUVVIE Yeah.

THASUNDA We can get us together. And so the call to action, and I want everyone, I mean, you have this amazing tribe, Luvvie, that listens to your podcast, but we want everyone to go to currencyconversations.com because that's the first step.

LUVVIE Yeah.

THASUNDA Go there and what's great about it, and you're in there as well, what's great about it is it breaks it down. It breaks it down in bite-sized steps. It gives you insight in a practical way, and it really allows us to have accountability because that's the power of sisterhood.

LUVVIE Yeah.

THASUNDA If I know Luvvie, you're saving for taking another trip around the world, I can say, "Luvvie, you sure you want to buy those shoes today?"

LUVVIE Yeah.

THASUNDA "Did you put some dollars aside for your trip you trying to get to?"

LUVVIE Mm-hmm (affirmative).

THASUNDA We need that as a sisterhood because sometimes you need that nudge. And I think the more we are open saying, "Look, I'm trying to save. I don't have enough money for an emergency." And we know most people struggle.

LUVVIE Yeah.

THASUNDA But if we can have that accountability in that conversation, then we can start making those baby steps to start making sure that we're saving for something that really matters and change the narrative around how to build wealth. Because it's not what you make, it's what you keep. And sometimes, we put that off for that next job.

LUVVIE Listen.

THASUNDA When I get the next job.

LUVVIE Listen, we talked about securing the bag. Let's keep the bag once we secure it.

THASUNDA Yes. Exactly.

LUVVIE That's really what it comes down to. And this place is kind of holding each other accountable as a community of Black women of sisters to be like, "Yo, we're all going to commit to trying to build wealth. Not just make money, but build wealth."

THASUNDA Exactly.

LUVVIE 20,000, we want 20,000 Black women to take the pledge on currencyconversations.com to be like, "Yo, I'm part of this."

THASUNDA Yes. [Currency Conversations](https://currencyconversations.com) and you don't have to bank at Chase. I don't want people to think that.

LUVVIE Yeah.

THASUNDA What's great about what we're doing is it starts with the intentionality about helping African-Americans, Black women get healthy, which means I don't care where you bank, I hope we earn the right for it to be at Chase. But the number one objective is for you to get going and having conversations, and for us to be able to help facilitate you getting healthy. That's the number one goal.

LUVVIE That is clutch. That's clutch. These numbers have to change. To hear that we essentially are the pillars of the community and still can't maintain our money is just devastating to me. So we're going to get it together. We're going to get it together in 2019.

THASUNDA I have no doubt. Luvvie, we're going to start seeing people have T-shirts that say, "Hashtag, I kept it 700+." Right? We're going to have people putting, you know, here are their goals in terms of what they were saving for, and they're checking the box. You know, that they have their rainy-day fund. They're checking the box that they have money for that emergency or that

they now own stock and bonds. Now they're talking about not just having the new Apple iPhone, but owning the Apple stock.

LUVVIE Come on!

THASUNDA That's the conversation that I want us to have around ownership, you know? I think that's the narrative that I'm confident that we will get to because that's what we do. We put our mind to it and we make it happen. And we do it as a village. This sisterhood is strong. So I know you're down and I know if you're down and we're down, we're going to exceed 20,000. It's going to be a movement.

LUVVIE Let's do it. It's a movement, not a moment. So...

THASUNDA There it is.

LUVVIE That's it. So as you are game changing, world dominating, being this dope mom, wife, CEO, what are you doing to take care of yourself?

THASUNDA My self care, what's life for me, I have flowers every Friday. I love candles, and I love a glass of wine.

LUVVIE Nice.

THASUNDA The simple things.

LUVVIE Yes.

THASUNDA Whether that's just laughter and joy, but that self care is giving myself time to smell the roses. I think you and I even talked about that. We're on the go so much that just slowing down a little bit and reflecting on gratitude and how much joy surrounds my life, those flowers and those candles and a glass of wine is my moment to take everything in and to just be like, "You good Thasunda. You going to be okay." That's my self care moment for me.

THASUNDA Not to mention some good girl time. Some girlfriend time, which is, I need to allocate a little bit more to that. But just spending time with people who care about you, genuinely. Your kids, your family, and your girlfriends. That's self care to me. Surrounding yourself with positive people.

LUVVIE Yes. And every Friday, the flowers. I'm a huge candles freak. I love me some scented candles.

THASUNDA I do too.

LUVVIE I have so many in the house right now it's ridiculous. People are like, "Are you hoarding candles?"

LUVVIE "I might be."

THASUNDA You know the cabinet that's supposed to keep your toiletries? Is candles. My husband looking for some soap, he finds candles.

LUVVIE He was like, "What?" No, you know what? I got C addicted to candles now. So, he be lighting three candles at the same time. I was like, "Oh, okay. You're doing it like that, huh?"

THASUNDA That's right. Exactly. No, exactly.

LUVVIE The things that bring you small joy, big joy. So what is the stuff that... What is your splurge item?

THASUNDA Oh, wow. Traveling.

LUVVIE Okay. You travel bougie?

THASUNDA Yeah. You know? Yes, yes, yes!

LUVVIE Yes!

THASUNDA I'm going to own that, yes.

LUVVIE Yes!

THASUNDA I do. I love, you know, I love to travel and I love to splurge on a good massage. I think that's required and necessary.

LUVVIE You know, I always ask people like, "Do you do the 50-minute or the 80-minute massage?"

THASUNDA 80!

LUVVIE Come on! That's what I'm talking about. Yes!

THASUNDA 80. 80 minutes, you know? Because you know, you need those extra minutes to get those knots out.

LUVVIE I'm telling you!

THASUNDA It's everything.

LUVVIE Every time I say, somebody is like, "80 minutes! That's a long time." "I'm telling you, it's game changing."

THASUNDA Game changer. It takes you 20 minutes just to get your mind right.

LUVVIE Exactly.

THASUNDA And stop thinking about work and life.

LUVVIE Exactly! Exactly. So you got to settle into it-

THASUNDA You do.

LUVVIE ... And get right. Oh, see, I'm telling you. See, live your best life. 80-minute massage-

THASUNDA Yes.

LUVVIE You know? Because you've earned it. People are like, "Where am I going to get 80 minutes?" "Find 80 minutes."

THASUNDA That goes back to your diversification within your portfolio, I Hope You're In It. I think that's the other piece, especially for women. We are watering everyone else's flowers while we're dying on the vine. So I think 80 minutes is necessary when you think about how much you're giving of yourself. We have to replenish. And that self care means slow down and make sure you're taking care of you. I like to say there's three things in life you should never sacrifice. That's your health, your family and your character-

LUVVIE Come on!

THASUNDA ... And notice health is important.

LUVVIE God, this is a master class! I can't even! You just came on this show and just blew us all out the water. I can't even deal. There's too many quotables. You are amazing! There's a reason why you are where you are. And I'm so glad that you exist, because there's a little black girl somewhere who is like, "I can be exactly who I am. I can wear my braids and my glasses. I could be chocolate-

THASUNDA Yes.

LUVVIE ... And I can run a major financial company!"

THASUNDA And you know what? That goes back to purpose. I think having a platform like your podcasts and everything that you do, it allows Thasunda to be seen and heard. And when you think about our story, we are on the shoulders of giants and there's so much dopeness that we create in so many different areas. The more that people can see or hear that you too can be a CEO, you too can be who you are. Like you said, in your brown skin and in your braids, or however you define your beauty, you can do it. I think those are game-changer moments.

THASUNDA And I think that our future is bright because we are changing the game. It's not fast enough. There's not enough of me. But I think that the more that we are telling young girls who they can be and having this work ethic and all that grit and tenacity, we won't be denied. I think that to me, is the opportunity is for us to be able to see ourselves in so many different ecosystems where there's not enough of us today. I hope a lot of young girls not want to be Thasunda. I hope they're inspired by Thasunda, but I want them to be who they are. Because their best shot at being super dope is being them. They can't be a better Thasunda than I am.

LUVVIE Correct.

THASUNDA But they can be them.

LUVVIE That's clutch. That is clutch. Well, what do you want us to... Well, where do you want us to find you? Besides Chase, of course. But you are you.

THASUNDA Yes. Well, I do want everyone [to visit a branch](#) or go to [the Chase app](#) because you will find me there, because culture is everywhere. Let them know you know T, and they will love that. But you can also find me on Instagram [@thasunda](#). Again, it's not spelled the way it's pronounced. That's a '70's baby. T-H-A-S-U-N-D-A. But also on LinkedIn, which is also [Thasunda](#), you can find me. But I'm around. I'm at Chase every day. Or you can find me at some fencing tournament that my children participate in.

LUVVIE Be the loud mom. Cheering them loudly.

THASUNDA There it is. Totally.

LUVVIE Well, thank you so much-

THASUNDA And Luvvie, I do want to thank you. I mean, Rants and Randomness and everything that you do, and being able to encourage women, black women, on topics like today. Talking about financial health and building wealth. And not just talking about it, but being about it. And I think that you're not just rants and randomness, you're action. And so it's great to have a sister like you in the tribe and everything that you're doing to show our dopeness and to bring knowledge and information to us in a way that we can receive it and act upon it without any shade or judgment, even when you are judging us, it's all good.

LUVVIE It's always lovingly. Thank you so much and you are an amazing mentor to me, so I already know that if I fail I can't fail too hard cause I have a wolf pack of women riding behind and beside me, so thank you for being in the wolf pack.

THASUNDA You are the best. You are part of my hype squad as well, but I have to say, my CEO of my hype squad is Otis Brown.

LUVVIE Otis Brown. You know what? Your dad has the blackest name. I'm here for it.

THASUNDA Yes. And he owns it. You want to talk about authenticity? He owns every part of the O-T-I-S.

LUVVIE I enjoy older black men because they are fresh out of damns to give about anybody's feelings.

THASUNDA No, exactly. And he owns it. He owns it. He is one proud man, but you know what? He has reason to be when I think about the sacrifices he's made and when I think about growing up in the segregated South and all the things that he endured. He enjoys and has earned all of his dopeness and realness, and he truly is my hero. Rosie and Otis Brown are my heroes for sure.

LUVVIE Well, somebody's going to call you their hero. So this episode of Rants, honestly this is a blessing, so you keep on blessing the peoples and-

THASUNDA Thank you. [CurrencyConversations.com](https://www.CurrencyConversations.com).

LUVVIE Yes indeed.

THASUNDA Let's do it.

LUVVIE Yes indeed. Take this pledge, y'all. Bye, T.

THASUNDA Thanks, Luvvie. Bye.

As you listen to this podcast right now, please know that I am currently somewhere warm rebalancing and reallocating my assets in the portfolio that is my life. Life changing. Thasunda Brown Duckett is a queen. Please follow her on [Instagram](https://www.instagram.com/Thasunda) and [Twitter](https://twitter.com/Thasunda). Her is @Thasunda, that's T-H-A-S-U-N-D-A. Like you do so well with all of our guests, shout her out and let her know that you caught this re-airing of the conversation and that you loved it.

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Until next time, have the courage to speak your truth and show up as yourself. Create good trouble.