

PROFESSIONAL  
**TROUBLEMAKER**



with **LUVVIE AJAYI JONES**

## Professional Troublemaker with Luvvie Ajayi Jones

Check Yourself (with Rachel Rodgers) - Episode 18

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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."

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!

With this book and with everything I do, and I'm on a mission to help a million people live audaciously. To do that, they must fight their fear.

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](http://PROFESSIONALTROUBLEMAKERBOOK.com) or wherever you buy books.

On today's episode of Professional Troublemaker, I'm talking to Rachel Rodgers. Rachel is the founder of Hello Seven, a multi-million-dollar company that teaches women how to earn more money and build wealth, and she's the author of *We Should All Be Millionaires: A Woman's Guide to Earning More, Building Wealth, and Gaining Economic Power* which is out TODAY everywhere you buy your books.

Rachel is giving us all the good info on how she grew up – telling some powerful and formative stories she's never shared before anywhere else. She talks all about her career as a lawyer and how she shifted into the coaching and entrepreneurial space, and why she's so passionate about making sure women – especially Black women – have the knowledge and tools they need to build multi-generational wealth. Rachel is someone who works hard, knows her boundaries, and is such a professional troublemaker. Let's get into this conversation.

## Conversation with Rachel Rodgers

LUVVIE All right. So, Rachel, welcome to Professional Troublemaker.

RACHEL I'm so delighted to be here.

LUVVIE Oh my gosh, it is good to have you here, because you are absolutely a Professional Troublemaker.

RACHEL Well, fortunately, and unfortunately, there's a cost to being a Professional Troublemaker.

LUVVIE Oh, absolutely. Oh my God, there is a cost, a lot of them can't pay it, but that's why you got money. You can pay it, you got the coins, okay? So, I start by asking people like, "What did you want to be when you were growing up?"

RACHEL Ooh, I love that question. I wanted to be a lawyer, which is what I grew up to become first, that was my first career, but I used to... When I was a kid, my mom was super into crime dramas and stuff, so I would just sit there and watch her, and there'd always be a lawyer... It was usually a white guy, but fighting for the little guy in the courtroom, and I was like, "I want to be that person."

LUVVIE Oh.

RACHEL So, that's what I was hype about. And I went to law school and everything, and I was like, "This does not look like the movie that I saw when I was eight."

LUVVIE That I saw. This does not look like Perry Mason, or none of them people. Yo, it's hilarious, every time I ask that question, there's like a high percentage of people either saying, "Doctor or a lawyer," the difference is, a lot of people who said, "Lawyer," actually saw it through to some point. A lot of us who said, "Doctor," we quit way before that.

RACHEL Oh, that's just hard. Let's be real.

LUVVIE We quit way before. Science just punches you in the face and tells you, "No, no."

RACHEL Yeah. You got to have a next level of wanting it for that.

LUVVIE I ain't got it. I'm like, "I don't have it." So, what were you like? What was little Rachel like?

RACHEL You know what's so funny? Is little Rachel was very much like I am right now, loud mouth, very opinionated, very stand up for the little guy. I'm the person who... And I think that's why I wanted to be a lawyer, because I was also the person... In my little squad, we'd be walking home from elementary school with our backpacks on, and there'd be some bully or something that's stealing people's backpacks and stuff like that on the way home from school... I grew up in Queens, New York. I remember one time I was telling my therapist, giving her my childhood history, and she was just like... She was in shock. I was like, "What? This is normal." Maybe not. But in New York, it was rough.

So, people getting threatened and stuff like that, fights happening on the way home from school, and I was the one that was jumping in like, "Nah, you all ain't going to do that." And when I tell you I was sweating, my heart was beating out of my chest, I was shook, but I don't know what compelled me. I mean, people be way bigger than me and I'm looking up at them, but I don't know why, I was just built this way. I was just like, "No, you all ain't going to get the better of me and my squad, let's fight."

LUVVIE Let's fight. Oh, I'm here for it. Yo, that's the part that people need to understand, is that like, when you do the thing that feels scary, or when you do that thing that feels really big, you're petrified doing it, but you just go, "I'm going to go anyway, I'm going to do it anyway."

RACHEL Yes.

LUVVIE So, little Rachel was ready to fight and spat-

RACHEL Yes.

LUVVIE ... for the rights of her peoples, her tiny peoples in the moment.

RACHEL That's right, my whole squad. And I'm not going to lie, I did have moments where I was like, "When are you all going to fight for me?" Okay? I did have some of those moments where I was like, "Yo, I got to get a better squad, because these people ain't ready to scrap like I [inaudible 00:05:33]."

LUVVIE Ready to fight [inaudible 00:05:34].

RACHEL They ain't ready to tussle, but I definitely had... I mean, I could tell stories about the physical fights that I've had, so many, as a child, as a young teenager, honestly, I probably stopped fighting at 17, 19, somewhere there.

LUVVIE But wait, and people see Rachel Rodgers today, and they see all this polish, so you was out here being a little thuggy kid for a cause. But you had a cause though, it was because people were trying to bully you.

RACHEL Exactly, I did have a cause. And that's what it was, it was like... And it was bullies, right? There were so many. And of course, we all have our own... Even the bullies, right? They have their own pain, their own trauma they're experiencing, that they're bringing to the situation, and I'm like, "I'm not your punching bag, I'm sorry." And so, I'm not going to be that, and they'd be like, "I don't like Rachel, we going to fight after school." I'm like, "I'm right here, fight me now."

I used to talk so tough... When I tell you I was shook, jumping out of my skin scared, I would talk bad tough in the cafeteria, and then we'd be like, "Bet, we meet after school." And then, I would go into the bathroom stall and literally cry and have a panic attack, and then pull myself together and come out of that stall like, "Let's go."

LUVVIE Oh my. So, did you win these fights?

RACHEL Oh, I'm sorry, [inaudible 00:06:55] my headphones. Did I win these fights? That is a great question, some of them. I mean, honestly, I'm not going to lie, I think for the most part, I held my own, right? Sometimes I won... And I really didn't win, right? Because if I got the better of somebody to get them off me, I wouldn't keep going, I wouldn't beat somebody down. But I would defend myself. So, if I was fighting with someone, once I got to a place where they wanted to back off, then I'm good, and I'm not going to keep going. I would never jump somebody with my friends, or that kind of thing. I was the one who was like, "You all ain't going to jump her, so let's go, because I'm going to stand right here and fight with her." It was that kind of thing.

And I don't know, why was this my calling, Luvvie? I don't [crosstalk 00:07:44]. Why was I doing this? Nobody told me to do this. But for some reason, I would just wind up in these situations. You know what I think it was, I saw my sister get bullied and get chased home from school, and I was just like, "That is never going to be me." So, you might beat my ass, but I'm going to give you a run for your money.

LUVVIE That's it.

RACHEL You know what I'm saying?

LUVVIE That's it. I'm going to fight in the meantime. So, did you ever get in trouble for it?

RACHEL Almost never. Almost never. There was always social consequences, but not really trouble like that. First of all, my father was the same. I actually have a memory... This is probably not the best thing to share.

LUVVIE No, no, give all the tea. People come on Professional Troublemaker and give me all the tea, you know I love it.

RACHEL What is it about you that just makes people's secrets just start spilling out?

LUVVIE It does, every time, I'm here for it [inaudible 00:08:41].

RACHEL I love it. No, but this is... I don't know, maybe it paints my father in a great light. I actually love this about him, this memory I have of him. But I remember being a kid and me and my sister go into the store with my dad driving. So, we were parked outside in our little car, me and my sister in the back, and my dad's like, "What snacks do you want?" And he leaves us in the car, because this is what you do, whenever this was in the '80s, right? Leave your kids in the car. But in front of the store, and he goes in the store to get us snacks. And actually, here's what happened, he told us, "Go in the store, find what you want, put it on the counter, and then I'll come in behind you and pay for it." Right? Because he was double-parked, so he couldn't leave the car there, whatever.

So, we go put our snacks, our little quarter water, our little chips on the counter, we come back out, get in the car. Next thing we know, we see the whole... You know that row of chips? I don't know if you... From the corner stores and stuff, where they have that hanging display of all the chips, it comes flying out the store.

LUVVIE No.

RACHEL Yes. My father was trill. So, he took that chip rack, threw the thing out the store, because the guy accused him of stealing, and he was so offended and pissed that he wound up throwing the store display. So, this is who I was raised by, so that probably explains it. He was just like, "Listen..." And it's the same thing, right? There was racism there, there was injustice there, and so he was like, "Yeah, I'm not having it, you're going to feel some consequences, and now I'm going to give you something to be mad at me for, to accuse me of."

LUVVIE [crosstalk 00:10:23].

RACHEL And then, we just got in the car and drove off, and we did not get chips, we did not get our quarter water.

LUVVIE So, what I'm also hearing is that your parents let you be this bold woman and this bold girl.

RACHEL Yes. Yes. I do think that my father probably did have conversations with me about protecting myself, defending myself, you know what I mean? And I don't think he thought we would have to do it all the time, but then we did, and we were prepared for that moment, right? Because I honestly think... I mean, it sounds like I've had hundreds of fights, it wasn't that many, it was probably between 10 and 20, in my childhood. But I was prepared for those moments, and I think I would have had a lot more fights if I would've let people bully me. Because they would have thought that I was a target, and they would've kept making me a victim.

LUVVIE And I think that's really important.

RACHEL And I just really used to be that.

LUVVIE That's really important, because we are often told to turn the other cheek, we're told... Oh my God, but in real reality, the energy that it takes to be the bigger person sometimes can actually

cost you. And you were like, "I'm going to actually stick to your level to protect myself." Which I think is fine. So, we hear so much, we hear so much [inaudible 00:11:47], "Oh, no, just be the bigger person." I love the fact that you were like, "I had to scrap a few times, because otherwise people were going to actually constantly come at my head."

RACHEL Mm-hmm (affirmative). You know what? At the end of the day, it's boundaries, right? It's like, "This is my boundary, you're not allowed to disrespect me in that way." And I will take it there.

LUVVIE People got to know we going to put some heads on spikes, do you hear me? And it might not always be a physical fight, but I will take you there. Because this is a relevant conversation that we're having after a wild... By the time people are hearing this interview, this would have already been old news, but yeah, there was some online scrapping that was happening these last three days because of white woman foolishness.

RACHEL [crosstalk 00:12:31].

LUVVIE And I think about how often we are expected... When people disrespect us, when people come at us in wild ways, we're expected to walk away.

RACHEL Totally.

LUVVIE And we're told to not give it energy. No, fuck that. Sometimes you got to let peoples have it.

RACHEL Yes. Here, you're going to get all this energy.

LUVVIE In fact, I will make some time today to let you know, because humans are trash and sometimes they need to be told, "I'm not the one or the two."

RACHEL Yes. Yes, exactly. And also, too, I feel like we, as black people, are setting a boundary as a collective right now-

LUVVIE As a collective. Yes.

RACHEL ... in society. And we're saying, "The way that you've been treating us, it's not going to continue. So, now we're going to hold that boundary line, we're going to enforce that boundary when it's violated." And that's what it looks like, it looks like... We going to jump into your comments, right? We going to talk about you, and we going to let you know and anybody else who needs to know, that this is unacceptable. This is not how you treat people, it's not how you talk about people, and check yourself. And you know what? You didn't check yourself? So, now I'm going to check you.

LUVVIE You ain't check yourself, so now I got to check you. That's the word right there. And I think people need to not feel like they need to apologize for defending themselves, and I think our rage is just as valid as our joy.

RACHEL Yes, yes, 100%. We are not... I mean, first of all, just look at some of the things that go on in society, how could we be in perpetual joy? Right? I think that's the thing, is when we dig into

black history, we find a lot of scenarios in which we are expected to just go live on, be the victims of severe injustice and just to be like, "It's fine." No, it ain't fine. That's a lie, and I'm not [crosstalk 00:14:22] you all.

LUVVIE It ain't cool. It ain't fine.

RACHEL We ain't just moving on.

LUVVIE No.

RACHEL I remember that from one of... I had a fight one time with somebody and it was like... It didn't turn into a physical fight, but it was a verbal altercation, right? That's what it was in the beginning. And this person was causing all kinds of drama and costing me some social friendships and things like that, and even something that was going back to the job I had at the time. And I was young, I was 21 or something like that. And then, the person was like, "Nevermind, it's over."

LUVVIE What?

RACHEL They just decided we're done with it, we're not going to keep going back and forth, I'm going to drop my piece of it, and now it's done. Yo, when I say I lost it, when they said it was... I'm like, "You think you get to decide when it's over? No, you started something, now it's going to be something, and now you want to drop it? No, no, no, we're not going to drop it, we're going to keep talking about it. And too bad, you don't like it. You shouldn't have started it in the first place." You know what I mean?

LUVVIE Don't start nothing you can't finish. Don't write cheques-

RACHEL Hello.

LUVVIE ... your mouth can't cash, and your energy and stamina can't cash.

RACHEL That's correct.

LUVVIE Here's the part that pisses me off [inaudible 00:15:28], people get started with us, we respond, folks go, "I mean, why are you so mad?" You should talk about how the person started it, and then you want me to be the gracious one? Oh, no, no, no, go to hell, go to hell. No, I'm not the one.

RACHEL We're done with gracious, we are done with that.

LUVVIE And let me tell you, grace is a gift.

RACHEL [crosstalk 00:15:45] is over.

LUVVIE Over. Grace is a gift, right? That I don't have to give you. But I spend a lot of time giving people grace, right? So, that's an important piece. And I love [inaudible 00:15:53], didn't know that

about you, Rachel. This is great, I love it. I'm like, "You're about this life, you're about this battle." It's that time that we all know that we can be fought for, we can fight for ourselves, we can defend ourselves.

RACHEL Yes.

LUVVIE So, what were your parents like? What was growing up like? Because I mean, it turns out your dad was about that life too.

RACHEL He was definitely about that life, I would say... I mean, it was probably volatile, both of my parents were addicts at different points in their lives. We grew up, low income. We had times that were good, there was a time when both my parents had a good job. So, it was almost like we started out poor, living in a one bedroom... Or not poor, but low income, is what I would say. And we lived in a one bedroom. Me and my sister lived in the master bedroom, my parents slept on the pullout couch. And we had not a lot of money, but I remember it being a very happy time, and I was really young during this time. And then, both of my parents got really good jobs, and then we bought a condo, they bought a condo, we moved to a nicer building. And I remember that being a phase [inaudible 00:16:59], we'd would go shopping, and we went on vacations, which was not a thing ever.

LUVVIE Right.

RACHEL So, we were probably climbing and more like middle-class for a few years. My mother got denied a raise at a job that she had been at for over a decade... Denied a promotion. She got passed over, they gave the job to somebody else, and she was so upset and so offended by that, that she quit without a plan. And so, she lost that job, and then a few months later, my father got laid off from his job, and it was like, back tumbling down we went, right. So, I got a really powerful lesson around money, right? Money is important, economic wellbeing matters, right? Do I have a desire to be a billionaire? No. I would never be a billionaire because I'd give it all away before I could ever reach that level, you know what I mean?

RACHEL But economic wellbeing is incredibly important, it's critical to our overall wellbeing. It affects everything, health, your ability to parent, right? Safety. There are black women who have been arrested because they have their kids sitting in the car while they're doing a job interview, because they are in that situation, right? And what creates that situation? Lack of money, right? We need money to pay for childcare to be able to go on job interviews, or go work, or whatever. So, I think that really shaped my view, and I was like, "Oh, okay, money is a very important piece." So, even in my childhood, I got to see what it looks like to have none, and to have some, you know what I mean? And see what that difference feels like. And then, [crosstalk 00:18:29].

LUVVIE Oh, you saw the dichotomy.

RACHEL Exactly, exactly.

LUVVIE And that surely is a dichotomy. To have it, and then to not have it, also understood there because we had it at one point, then didn't have it when we came to the US. So, I was like, "[inaudible 00:18:42]." So, I had it good before [inaudible 00:18:43]. Okay. Cool. Cool, cool, cool.

So, when college was happening... So, at that point, when your parents lost their jobs, how old were you?

RACHEL I was probably like 10, nine, young. I think I was like... Actually, I think I was in... I remember because it was like a second grade birthday party, and I remember being so proud to invite my friends over. We had a nice apartment and it looked nice, and it had fresh carpet. I was so proud because all my friends seemed to have more money than me. And they were a mixed group, it's almost like... Diversity has been a part of my life from day one. My closest friends were Korean, black, [inaudible 00:19:28], Indian. My closest friends... They used to call us United Nations walking down the street. So, I was always rolling with a diverse squad, but they all had more money than us. And so, when we had that nice moment, and I remember that first birthday party in that apartment, so yeah, it was like second grade, I think it was, around that time when we moved in there.

LUVVIE So, how did your life change at that point? How did you change, if you did?

RACHEL Well, I don't know that I changed so much. I mean, it's not like life was all of a sudden easy, it's just that our life was more comfortable. I think my parents felt... They looked less stressed. It's almost like you could feel how much money they had based on how they were with us. They had more time for us when they weren't stressed about money, versus when they were, and they was out here hustling, or trying to figure out how to make a dollar out of 15 cents, which they definitely know how to do, and they definitely taught me how to do. But I could feel like our family life was just more joyful, and more comfortable, and easier when we had money.

LUVVIE And then, when the job loss happened, what year was that? How old were you at that point?

RACHEL It was probably only a couple of years later. I think I was probably 12 or something like that. It was maybe three years, maybe four years that we had some good times. And the job losses happened, and shortly after that, my father got really sick, and he passed away when I was in seventh grade. So, it all sort of went downhill real quick. It's so funny when I think back to those memories, it's funny you asked that, it feels like years in my mind, like 10 years, but it wasn't. Those good times was real short.

LUVVIE Yeah, because life can be a ball-buster.

RACHEL For sure.

LUVVIE So, what happens at that point?

RACHEL So, my dad passed away, so now it's just me, my sister, and my mother. My sister is 17, she's about to go to college and graduate high school, I am in junior high school acting a fool, because I was super... My dad was my person. My mother was my sister's person, and my dad was my person. So, I lost my person, and there was no therapy. No one even talked to me about it really, if I'm being totally honest.

LUVVIE Really?

RACHEL No. Me and my sister talked about it... My sister is my rock, but no one talked about... My mother was devastated, she had been with my father since she was 16 years old, she didn't know how to be an adult without him. She did, but she thought she didn't. So, she was in a bad place, and was taking things and starting to drink. And so, she was mentally checked out. So, honestly, my whole teenage years, I was raised by my sister, my friends down the block, their parents, and grandparents and stuff, the community. And that's the thing that I kind of miss, black communities were like... You get involved in other people's business.

LUVVIE Yes.

RACHEL You see kids out here doing the wrong thing, you going to be like, "What are you doing out here? You ain't supposed to be out here."

LUVVIE Right.

RACHEL And so, I had this community, thankfully, involved in raising me when my mother really couldn't, because she was not in a good place, and she probably didn't even know how to get the help that she needed. I remember calling my aunts to tell on her and be like, "Yo, I need you all to come help me." And they would come, and they would get her together for like... They'd stay with us for a couple of weeks, and get her some help and all of that, and then they'd leave, and it would be a couple of weeks, and it would go right back to that place. The teenage years are tough, that was a challenging time. I don't think I realized until recently, because I'm pretty hardcore.

LUVVIE Right, right, right.

RACHEL As you have learned, right? And also, this is probably why I was scrapping too, because I had my own anger from all my stuff-

LUVVIE Correct.

RACHEL ... and I had zero patience for people's nonsense.

LUVVIE Correct. You was like, "I don't have time for this, you all can get these hands." Understood. Understood.

RACHEL So, yeah, those teenage years, they were tough. They were tough.

LUVVIE How did you keep yourself together? How was teenage you even going through the world with all of this happening around the same time?

RACHEL I know, that's a great question. Thank God, right? I feel like God had me. And also too, I will say, that was a time where I got introduced to church. Because before that, I went to Catholic church, I went to Baptist church because that's where my families were involved in, but during this time, one of my good friends in high school was going to this church, and he was like, "You got to come." And it was a brand new church. And the pastor there, he was just somebody who had lived this crazy life, and then became a pastor years later, and he just understood us. And he

almost took all these young kids under his wing, and was like, "Let me tell you all something." And he would give us the real talk.

He didn't talk to us like pastors talk, you know what I mean? He'd be like, "Let me tell you something." Right? And he would explain to me things about sex, things about how to think about yourself, how to have more confidence, how to carry yourself, what's important in life. He was teaching me life lessons, and so I think I just had this... That became like an adopted family towards the end of high school-

LUVVIE Wow.

RACHEL ... where they were just like this group of kids, and this pastor that just had our backs, you know what I mean? That's what I say like, I feel like I was raised by this community of people who had me at different parts. I had my squad at home, in my neighborhood, and then I would get on the bus to go to this church that was [inaudible 00:25:29] far away to go be with my other squad over there, and I think that's how I got through those times. And then, of course, I was ambitious, I've always been an ambitious mofo.

So, I was still thinking about that lawyer I wanted to become, and how I didn't want to have the struggles that my parents had. So, I was like, "Yo, we got to find a way. I'm going to be an adult soon, I'm going to need some ones, I'm going to need these coins."

LUVVIE Yes.

RACHEL "How am I get these coins? We need a plan." So, I was very focused always on academics, and always doing well in school." I used to do other people's papers, they would pay me to do their papers [crosstalk 00:26:04].

LUVVIE Yo, Rachel was out here-

RACHEL That is a natural born hustler.

LUVVIE You were, oh my gosh. So then, where did you go to college?

RACHEL So, I went all over the place, so at first... Here's what I did, and this was a very risky move, for sure, but I felt like I had no choice. I mean, it's so interesting to recall these things, because I'm like, "Wow, that's a lot of bold moves I was making." But I decided that I was done watching my mother drink herself into a stupor, and was like, "You're going to harm yourself, and I'm not going to sit here and watch. I'm done watching it, it's been four years, I'm done." So, I decided to go away to college.

RACHEL So, I went to State University in New York, Stony Brook. So, SUNY, Stony Brook. And I just packed up all my stuff... I remember my friends came to help me, the same friends from church, we rented a U-Haul. We didn't know what we was doing. How we even know how to rent a U-Haul at 17 [crosstalk 00:26:59].

LUVVIE Right.

RACHEL But I always had a part-time job from 14 years old, because I needed to make money. And so, I had a part-time job, I rented a U-Haul, hauled myself out to college, and lived on campus, because I needed to get out of my household. And what's funny is, within probably two to three months, my mother was clean, she had a full-time job, and she got her whole self together. The moment I left, it was like a wake-up call for her.

LUVVIE Wow. Okay. So, you started, so tell me about college.

RACHEL Okay. So, college was a hot mess. So, I went to SUNY, Stony Brook for a year, and while I was there, I heard about this internship that you could get in DC, and you could work for a Senator, and Hillary Clinton had just been... She had just become the Senator for New York. And so, I was like, "Okay, I'm going to go work for Hillary Clinton. So, I got this internship, this sought after internship, I applied, I got it, and I moved to DC to do this internship for a semester. And that kind of changed the trajectory of things. I worked in that office for four or five months, wound up parlaying that into another job at a lobbying firm, worked there for a year.

RACHEL And all this time, I took a break from college to stay in DC, because I loved it, it was fun. And when I tell you I was shook to go, I remember being in the shower crying, talk about scared. And here's the advice that I think will be very valuable to listeners, here's what my mother said to me, because I was... I went home to pack up and all of that, left my dorm, moved out of my dorm to go to DC for a semester. And so, I'm at home and I'm shook to leave New York.

LUVVIE Right.

RACHEL And she was like, "Listen, if you go down there and you hate it, you can always come back home."

LUVVIE Exactly.

RACHEL And yo, I have used that so many times in my life to talk myself into doing something that scares me, I'm like, "Listen, just try it, dip your toe in, if you hate it, you can always quit."

LUVVIE You can always go back.

RACHEL Yes. Yes. I play that in my head on the regular to get myself to do scary stuff.

LUVVIE Yeah, because-

RACHEL [crosstalk 00:29:17].

LUVVIE [inaudible 00:29:17]. Because when we opt out of asking for the raise, it's like, okay, if they say no, you're still in the same place.

RACHEL Yes.

LUVVIE So, if it didn't work out, you'll still just end up right back in your momma's couch, just where you were.

RACHEL Exactly.

LUVVIE You all right.

RACHEL Exactly. I just needed that pass. I don't know, for some reason, that was like life-changing advice for me. And then, I went down there, and of course, wound up staying longer than I was supposed to, and took a year off of school to work at a lobbying firm, and to realize how crazy that life is. We were representing people like Philip Morris, all these big companies, cigarette companies, oil companies, and I was like, "I'm always on the side of the people that we're against, so I think I need to find a different place to work."

LUVVIE Oh, yes. Because your moral compass and your values did not fit.

RACHEL Mm-mm (negative). And they knew I didn't fit. Basically, I was the outcast at that firm. I'm sure they found it very challenging to deal with me. My boss was always mad at me for something, I didn't know what. She was from the South, would never tell me directly, which I have found so aggravating, I'm like, "Just tell me so I could be better." So, I worked there for a year, made some good money, paid off some student loans, or whatever, and then went out to California to finish school. And so, I was following a doctor... Was following a Nigerian doctor, by the way.

LUVVIE [inaudible 00:30:34]

RACHEL You didn't know that. You didn't know this about me. So, this phase is interesting. So, I dated this Nigerian guy that I met in DC, he graduated med school, so he was one of the ones that actually went to med school, and he was doing his residency out in California. And so, I decided to follow him. He wanted that, I wanted it, we were like, "Screw it, let's do it." So, I went out to Northern California and finished school out there, and was dating him. And in my last couple of years of college, I went to Nigeria for a month in Lagos, and it was an incredible... I feel like I knew my people in a way I never knew them when I spent time there, just going to church and everybody singing. There's no band.

LUVVIE Yeah, praise and worship.

RACHEL You just... Yo.

LUVVIE Praise and worship in Nigeria is different.

RACHEL Oh my God, I was like, "Holy crap." I was just like... My life was changed in that moment. So, I had a host family, and they were amazing, and it was an incredible life-changing experience.

LUVVIE And you had Niger Jollof?

RACHEL Yes, exactly. I mean, [inaudible 00:31:44]... Listen, they used to laugh because when I first go... First of all, everybody called me Oyinbo, and I was like, "What are you talking about? I'm not white."

LUVVIE They saw you're light skin, girl.

RACHEL Yes. Then we took a group picture one day, and I was like, "Oh, now I see why they call me Oyinbo, because I'm way lighter than all of you all." But they used to take me to the market and teach me how it works and everything. And then, by the end, I used to like... I was learning, I was a student, so I used to pack my money... You know what I mean? You know how you wrap your money in the-

LUVVIE Yes.

RACHEL [inaudible 00:32:14] in like the thousands, or whatever?

LUVVIE Mm-hmm (affirmative).

RACHEL I used to have my money so you can't see when I'm negotiating how much I got.

LUVVIE Yes.

RACHEL I learned how to like-

LUVVIE Oh, they coached on marketing.

RACHEL Yes.

LUVVIE [crosstalk 00:32:24] the market. It's called the market.

RACHEL Yes.

LUVVIE Because you got to go different. It's like a class to know how to navigate it.

RACHEL Listen, it is a whole class. I learned some negotiating skills, okay? By the end of it, yo, they were [inaudible 00:32:38] because they couldn't believe it how I've learned. I learned how to ask for things, how to talk them down like, "Oh, I know you going to look at me and assume I'm a foreigner, and I don't know, but I'm going to blow your mind." Even the people who were running the stalls and everything would be entertained by me negotiating with them.

LUVVIE They were like, "Oh, she about that life different."

RACHEL That was a life-changing trip, it was incredible. The guy, it didn't work out, but I'm so glad that that relationship caused me to wind up going, and spending that time there.

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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](http://PROFESSIONALTROUBLEMAKERBOOK.com) or wherever you buy books.

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LUVVIE            So then, after you did all of this, what was next, and how did you end up saying, "You know what, I'm not practicing anymore?"

RACHEL            Yeah. So, that was sort of the college years, then I went to law school because that was always the plan, and law school was traumatizing, I'm not going to lie. Law school was a traumatizing experience. Because I had graduated college like summa cum laude... Not the top one, but the second one, I had that.

LUVVIE            The second one, yeah. I think it's summa cum laude.

RACHEL            Yeah. So, I was an excellent student, I always knew how to navigate academics, and that was my safety net. It was kind of like, if the whole world was a mess, I didn't know what I was doing with money, my bank account stayed -\$70, but the one thing I did know how to do was school.

LUVVIE            Yes.

RACHEL            And so, I graduated college, applied to law school, got in, got some scholarships, started law school. I'm telling you the first semester... I'm telling you, when I say, I was three quarters through the semester and didn't know what the hell the professor was talking about still, yo, I was so lost.

LUVVIE            [crosstalk 00:34:19].

RACHEL And I was like... It was a real shock to the system, and a blow to my confidence, because I'm like, "This is what I do, academics." Criminal law with all the Latin and-

LUVVIE Oh yes.

RACHEL It was so confusing. And then, you had contracts, you had torts, you had all these different classes, and it was like 100 pages of reading per class per night. And it is-

LUVVIE Jesus Christ.

RACHEL Lord have mercy. I was not ready. So, yeah, that was tough. I mean, I still held my own, but I was probably a B, B+ student, and I had to work for that B+. When I say I had to hustle for that B+... Now I'm accustomed to like, I put a little effort in... And I'm talking A, A+, is what I'm used to-

LUVVIE Yes. Me too.

RACHEL I went to law school, and it was not happening for me. So, that was tough. And then, of course, I went to a school where it was majority white, they mistreated me as a black student at different points, and I had arguments with my professors, and I felt like I was being held to a higher standard than some of the white students. So, yeah, so I was angry when I left law school, and was like, "This is not for me." And I was trying to become an entrepreneur, and I tried to start a t-shirt company, and that did not work out.

LUVVIE What year was this?

RACHEL So, I graduated from law school... When was that? 2009. So, 2008 leading up to graduating, your final year is actually fairly easy, you've done all the hard work by the time you get to the last part, and so I'm trying to figure out what I'm going to do next, and I was like, "I'm going to start this t-shirt business." And I really thought I was going to support myself and pay my student loans, Luvvie, on this t-shirt business. That I didn't know what I was doing, Lord. Somebody help this child.

LUVVIE God bless your heart, okay?

RACHEL Listen, it was like... I even had designs made and all of that, but then once I had the product, I was like, 'I don't know what to do with it. I don't know how to get people to buy it, I don't know how this works.' So, the t-shirt business went nowhere. So, I got a clerkship working for a judge for a year, and that's when I had the idea, okay, I'm going to start my own business, but I'm just going to practice law, which I had just spent a whole lot of money learning how to do. So, let's just do that, let's go with that.

LUVVIE So then, walk me through it.

RACHEL So, I finished my clerkship, literally the next day, I started my law practice. And all I did was email everybody I knew, coworkers, friends, family friends, aunts, right? And it was just like, "Hey, I'm a lawyer now, I'm starting a law practice. Here's the kinds of law that I can help you with, the kinds of issues I can solve for you, let me know if I can help you." And from that, I got three friends, or friends of friends who became my clients, and that was it, I got the ball rolling.

My very first job was one of my besties from... I've known her since she was four years old, she was buying a hair salon, and I negotiated the deal and drafted the contract for her, and that was my first transaction. I don't know what... I charged her less than \$500, it was at least \$5,000 worth of work, so I really didn't know what I was doing. But I got it done, I had a client.

LUVVIE Yo, you literally kicked it off and already had clients. There are people who are like, "I'm trying to get my business off the ground," who cannot get people. So, how long did you have your practice?

RACHEL I did that for six or seven years, it was like a two year period of transitioning out. But what happened was, I built that law practice up to around \$700,000 a year. I had mostly women clients who were starting businesses, and all of that. It was the recession, 2008, 2009, people were losing their jobs, and they were getting severance pay. So, they were like, "I'm going to take this severance pay and start my own business."

So I was like, "Oh, bet, I'm going to start that business for you. Let me create the business entity, let me draft your contracts." So, that's how I sort of positioned myself. And so, worked with a bunch of people, and had a lot of success over time. Finally, learned... I had black women friends who pulled me aside, and was like, "Sis, you need to charge more. Let me help you out."

LUVVIE Yes.

RACHEL "Stop undercutting all of us, okay? And you doing it wrong." So, thankfully they checked me. So, practice is thriving, and people started asking me like, "How are you making this happen? How are you having so much success with your business?" So, I started coaching them, and giving them coaching for free, and charging them for the contracts. And then, I realized, I could charge for the coaching, and the contracts could just be free, because I'd rather do that, that seems like more fun than all the deadline driven contracts, and stuff like that. So, that's how I started to transition out, just started coaching people, and helping them grow their businesses, and still doing that now.

LUVVIE You have now built a seven figure business called Hello Seven-

RACHEL Yes.

LUVVIE And your whole purpose is to help women become millionaires.

RACHEL Mm-hmm (affirmative).

LUVVIE You talked about how you grew up, and where that real intention came in. When did you start Hello Seven? And what is your ultimate goal for the company?

RACHEL Yeah. So, Hello Seven started in, I want to say, 2017, and it was just because I had been coaching people one-on-one in groups doing retreats, all these different ways, and I was exhausting myself, and I was like, "I need to package this up into one thing, this is too complicated." And so, I decided to just turn it all into one program and called it Hello Seven, focused my offer, so that I'm not coaching everybody under the sun, so I can have a focus group of people that I'm coaching, and that's what I did, and so, yeah.

RACHEL I mean, Hello Seven, the moment I created it, it grew exponentially. Here's the thing that I want people to take away too. Sometimes you just got to start with whatever you can do right now, and then what happens is, over time, it leads you to what you really meant to be doing, right? You start with one thing, and maybe that's not the finished thing. Maybe it's going to evolve from there, but you just got to let it happen-

LUVVIE Right.

RACHEL ... and take it from there.

LUVVIE I think that's important because some people are afraid to start because they don't have it all the way figured out. Meanwhile, you're supposed to do it, so you actually start getting clear on what you actually want to do, because you'll find out the stuff you don't want to do along the way, because you'll do it and go, "Oh, no, that made me miserable [crosstalk 00:40:55]."

RACHEL Exactly. I would have never known... If I hadn't started that law practice and run it, I would've never had the opportunity to run a business and realize I love this stuff. I will nerd out on a business all day long, let's talk business model, let's break it down, let's draft it, let's break down the numbers, math equations, I'm into it, I love it. But I'd never would have known that. And go to business school. I didn't know nothing about business, there was no business in my backgrounds.

LUVVIE You learn by fire.

RACHEL Yes, [crosstalk 00:41:26].

LUVVIE So, now you've written a book.

RACHEL Yes.

LUVVIE Talk about this book, We Should All Be Millionaires.

RACHEL I was just reading your book, chapter seven in particular, and you talked about that Toni Morrison quote about, "If there's a book out there that you wish was out there, so you could read it, and it's not there, you have to write it."

LUVVIE Yes.

RACHEL So, that's what this was for me too. I know that was true for you with the books that you've written, and for We Should All Be Millionaires, that's what it is. Because I'm like, "Listen, all of our..." First of all, all the personal finance advice is all about what to do with your money once you have it.

LUVVIE Right.

RACHEL And I'm like, "That's cool, but can we talk about getting more of it, because that's the part that I'm interested in." Ever since I was a kid, I would... I remember I used to babysit this little girl, and I tell this story in the book, her name was Alana, so this Jewish family, I used to go to this

nice part of town to babysit her. And she lived on a nice treeline street, big house. I used to open her pantry... Pick her up after school, open her pantry to make her snack, endless amounts of snacks, and I'd just be like, "Whoa." You know what I mean? And that moment I'd be like, "What do your parents do?" I always wanted to know, what do you do? How are you making this money? Right? So, I think that's what people want to know, is how to make this money? How do you actually earn more?

RACHEL So, that's the book that I wanted to write, was like, not just about what to do with it once you have it, but how do you earn it? How do you increase what you're earning significantly, so much so that we're no longer aiming for six figures, but we're aiming for seven figures? That's what I wanted to write. And I wanted to write it from the perspective of somebody who's not a white guy, right? Because-

LUVVIE Yes. Oh my God.

RACHEL Listen, all of our personal finance comes from white guys, and sometimes it comes from white women, but what it don't come from is black women, other people of color, right? None of us are out here telling people how to get money that's not becoming a celebrity, right? Because that's what people think, like, "Oh, become a basketball player, become a singer." And it's like, no, there's some regular ass paths to making millions, and I want you all to know what that looks like.

So, that's what this is, it is a handbook, how do I get from zero to seven figures? Because I started at zero... I was negative zero, because I had taken out all these law school loans. So, my net worth was like negative 200,000, somewhere in that ballpark when I started, and I will tell you, it ain't negative no more, okay?

LUVVIE Amen. Amen. Amen. What do you think is the most limiting thing that women face when it comes to trying to build wealth?

RACHEL I think it's society. I think society tells women, being ambitious is wrong. I think we have messages about what we're supposed to do in the home, we're supposed to keep a clean home, we're supposed to get married, we're supposed to have babies, we're supposed to take care of those babies while still working a job, right? We don't stay at home like it was in the '50s, right? And I don't know if that was ever true for black people at large.

LUVVIE Right.

RACHEL Right? But this image that we have of what a successful woman looks like, and we got to be hot, we got to do all the work, we got to [inaudible 00:44:35], you know what I mean? It's like endless. And so, we have this pressure that we're supposed to be all of these things, and that we're not supposed to focus on our careers, we're actually shamed for it. We're shamed for focusing on our careers. People talk about you... If you're like, "Oh, I'm building my career, or whatever." "Oh, she must not spend no time with her kids." Right?

LUVVIE Right.

RACHEL That's what they be saying. You know that's what they be saying. And I want to smash that whole thinking, that's what we think, that it's wrong to be ambitious. And I think it's time for us to turn towards our money, and focus on our money, and not feel bad about it. And learn how to fit it in with all the things. Listen, I get eight hours of sleep, I work out every morning, I do not work on weekends, and I'm making millions.

LUVVIE Amen. Come on, life balance. You got a ranch and everything, you got horses to feed, and you've been able to build it, honestly, doing what you love, and giving women permission to want to be wealthy.

RACHEL Yes.

LUVVIE Because yes, we are giving guilt when we want to build wealth. We're told that we need to be of service, but how can we be of service to ourselves when we don't got money? So, we don't know where our next meal is coming from, or how we going to pay our rent.

RACHEL Exactly. There are all these media messages sent to women like, "Stop buying lattes, stop buying shoes, you're all shopaholics, cut coupons." Right? Those are the messages sent to women. The messages sent to men are, "Become powerful, take risks, invest, invest in yourself." Right? They get these powerful messages, and we get shrink, get smaller, contract, stop spending money, hide, right? And I'm just like, "No, I reject all of that. I'm not feeling it."

LUVVIE We not going to take it on, because it is just harmful to our whole system. And I think that's why the work that you do is really important, just to talk about money without shame.

RACHEL Yes.

LUVVIE To talk about a lot of money without shame, because people tend to be like, "Oh my gosh, so are you now funny-acting because you got money?" No, but if more of us had money... I should want more women to make money because I trust us more with cash.

RACHEL Yes. Hello, speak on it. I mean, there are so many stats in the book. I did so much research around how women with money donate three times more money than men who make the same amount of money.

LUVVIE Wow.

RACHEL There are so many stats that show that in war-torn societies, when they want to rebuild those communities, they go in and they invest in the women, because if the women are okay financially, they're going to make sure the children are okay, they're going to make sure the whole community is okay. Right? We are the conduit for wellbeing for the world, literally. And so, when we are doing better, everything will get better, I truly believe that. And we need to have more political and economic power, and that comes from money. Because listen, when my friends are marching in the street, and they got a cause, I can send out a food truck, I can make major donations, I can write those cheques. So, we all have a role to play in this fight, and that's my role. And I want more people to be in that position to play that role as well.

LUVVIE And that's why I want people to... Even if you don't want to make money because you're like, "I don't buy anything," make money so your money can be of service to the world, so somebody who does need it, can get it. So, it's not just about making money for you, you're making money for the world, and I think that is necessary, that is important.

RACHEL Yes.

LUVVIE Don't feel bad.

RACHEL [crosstalk 00:48:01].

LUVVIE And we've been made to feel bad about it. So, how do you everyday affirm yourself, and speak life into this whole making money world that you're trying to build?

RACHEL Well, I mean, I try to be the woman that I encourage other people to be, right? So, the advice that I give, I actually live it, I don't just talk about it. So, I'm investing in other businesses. One of the things that I'm working on that probably won't be rolled out until the next year, is I'm creating a fund for women entrepreneurs to be able to invest, and give them access to capital. And so, that's one of the things I'm doing, taking excellent care of myself, and doing it so that people can see it. I share my workout videos or whatever, not because... I don't give a crap about weight loss, I share those workout videos so people see, I am a black woman who takes care of herself, and let me be a role model to you. You know what I mean? That that's what I'm doing.

And just doing different things like having horses. How many black women you know own horses and own a ranch? Right? Just being that example, taking risks, doing the things that I do, and showcasing it, showing other people... Not because I want to, because trust me, I am not somebody who has a desire to be famous. I don't really like being seen so publicly, and I struggle sometimes with how much to share. And sometimes I'm just like, "I just want to run and hide."

LUVVIE Yes.

RACHEL It's hard to have your life on public display, but I know how important it is, and how much it inspires other people for people to see it. And so, that's why I do it. And also, teaching other people. We have a program called The Club, where we teach... We don't just have [inaudible 00:49:42], we have queer people, we have all kinds of people of color. It's like, everybody who's not a straight white guy is in our program learning how to build wealth with the context of, we are a systemically and historically marginalized people, how can we win in a society that is not built for us to win? That's what we're doing in the club.

Because I think other places they're like, "Well..." They just gaslight you, "You shouldn't have this problem, just go do it." No, it don't work that way for me, right? Our society isn't built that way for me. We acknowledge that, and we give training that helps them accomplish those goals, despite some of the challenges that we're all experiencing, and with acknowledgement of those challenges. So, I think that's really important.

LUVVIE Yes. [inaudible 00:50:22].

RACHEL Yes.

LUVVIE You actually already answered some of it, but what are the other things you do for self-care?

RACHEL Okay. So, last night, for example, I put on The Isley Brothers because of Verzuz [crosstalk 00:50:36].

LUVVIE Come on, the [inaudible 00:50:36]? Yes.

RACHEL Listen, I can't. So, I put on... There's a Verzuz playlist on Spotify, so I put that on, got in a sauna... So, I have a sauna at the ranch.

LUVVIE Amen.

RACHEL And I was in there for 20 minutes. My kids were watching TV with their father, so I was like, "Yes, you all live your best lives, I'm going to be down here in the sauna." So, stuff like that. I get in the hot tub, I go for walks. Before I had a sauna, I would just sit in the hot shower for 20 minutes, that was my sauna. So, you could still live that sauna life, even if you don't have a sauna.

LUVVIE That's real.

RACHEL Yeah. I do Peloton, I do Pilates twice a week.

LUVVIE Oh, I'm a Peloton... Girl, I'm so raggedy about-

RACHEL Being on Peloton?

LUVVIE Girl, I be getting on Peloton like once a week. I'm trife, again, I'm going to do better.

RACHEL Listen, once a week leads to twice a week, you just got to give it time. Habits take time to form, it's not quick.

LUVVIE Okay. I fell off the bandwagon right before my book came out, because I was doing two to three times a week.

RACHEL Yes.

LUVVIE I fell completely off the bandwagon. The bandwagon was done with me. So, I'm going to try to get it back.

RACHEL You just got to recover from your book launch, that's a big output.

LUVVIE Yeah. That thing wiped me out, that's what I hope. You all better go by black women's books, go by Rachel's book after this episode. Go by Tiffany Aliche's book, go buy my book. The way we are putting work into this stuff-

RACHEL Listen.

LUVVIE You all on the minimum, the content is amazing, be clear, there's that part. But you all we be out here just... Because we got to work four times as hard.

RACHEL Listen, speak on it.

LUVVIE We got to work four times as hard to get on whatever list, or to even just get to sell units, so please... Because I'm still recovering. But, Rachel, you're starting your book pub journey, so what is the way you're going to be taking care of yourself in the middle of this book pub madness?

RACHEL Yes. Well, I do therapy once a week.

LUVVIE Amen.

RACHEL Where I can go have a good cry.

LUVVIE Come on, therapy.

RACHEL Listen, you just go schedule that good cry every week. You know you need that good, good cry once a week.

LUVVIE I sure do. Look, go lay your burdens down, all right?

RACHEL So, yes, therapy, hanging out with my bestie, Robert Hartwell, who makes me laugh nonstop, so just hanging out with him. And he also... You know all about this, right? Get you a friend that will hype you up like nobody's business. Your friends that hype you up, you need that. He will just bless me with a pep talk, just hit me with it, just hit me on the phone with-

LUVVIE Just because.

RACHEL Just because, right? Just out of the graciousness of his heart. And so, that is really important, having people that support you. Honestly, I think that's probably the most important thing, for the financial journey, for any journey, right? Having a squad that is there for you, supports you, there for you for the hard parts, that is key.

LUVVIE So, my last question is, what do you consider a Professional Troublemaker?

RACHEL Ooh.

LUVVIE What does it mean to make trouble?

RACHEL Yes. It means to disrupt systems that need to be changed, that's what I think that looks like.

LUVVIE That's good. So, what does that look like for your life?

RACHEL For me, it's... We have a system where... And MLK talked about it at the end of his life. He started to shift and talk about how the economics mattered so much, and putting money in the hands of black people. And the fact that we have such a disproportionate system that we need

to bring balance to it, he talked about that. And that's been that way for so long. So, for what I'm here to do, is put more money in the hands of black people and other marginalized people, and entrepreneurship is the path that I teach them on, because that's what I know. But that's what I'm here to do.

LUVVIE [inaudible 00:54:31]. I am so encouraged by your work, I'm so glad you exist. You're over here normalizing black women thriving and being luxurious, and having horses and whatnot, that in itself is troublemaking, because there's a girl somewhere who was like, "I didn't even know that was possible."

RACHEL Yes, exactly. Exactly. And I just want to thank you for all of your support, I feel your support. You are not somebody that just talks about supporting other black women, and supporting your sisters, you actually do it. You are all about that life, so I appreciate you for doing that always.

LUVVIE Look, good people see good people, and we must always support each other, and I am always on your side. And I am excited for everybody to read *We Should All Be Millionaires*, and put the mindset into work. Listen, I want all of us to make good money so we can be of service to ourselves first-

RACHEL Yes.

LUVVIE And then, of service to the world without constantly suffering, without not knowing where we going to get the money that we need to just live. So-

RACHEL Yes.

LUVVIE I'm hoping people pick up this book, join your club, and they really get used to talking money and saying, "Yeah, I do want to have a lot of it, so I can do some good things."

RACHEL Exactly. Exactly.

LUVVIE Yeah.

RACHEL I hope so too.

LUVVIE Yes, I'm so excited. Yes. Rachel, this was dope. Look, you might cry a few more times, it's okay.

RACHEL Oh, I'm going to cry all month. I mean, I got scheduled cries on Mondays with my therapist.

LUVVIE [crosstalk 01:01:29]. I'm telling you, that is necessary.

RACHEL So necessary.

LUVVIE That's so necessary, so it's going to be good, it's going to be good for your heart. But this going to be good, this book is going to bless folks, it's going to bless the peoples.

RACHEL Well, thank you. Thank you for having me on. I appreciate you.

Rachel is the real deal. She's out here leading, being an example of what is possible – even if you're currently in a place where financial success might seem impossible. It was so inspiring listening to her story – that she was able to go from negative net worth to riding horses that she owns on her ranch. And through her book and her business, she walks through how it's possible for everybody and I'm here for it. I also loved the conversation around how money allows you to not only take care of yourself and your family, but to be of service to the world. That's necessary. That's important.

If you're listening to this in the first week of May, get yourself a copy of Rachel's book this week. We want to see more Black women on these best seller lists, and buying a hardcover copy of the book during pre-orders and in the first week it comes out makes a huge difference toward that. So go check out *We Should All Be Millionaires* at Amazon or wherever you buy your books. We'll share links in the show notes at [AwesomelyLuvvie.com](http://AwesomelyLuvvie.com). And be sure to tag Rachel with your favorite quotes and highlights and show her love if you loved what she's saying – she's [@RachRodgersEsq](https://www.instagram.com/RachRodgersEsq) – that's R-A-C-H-R-O-D-G-E-R-S-E-S-Q on Instagram and Twitter.

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