

Speaker 1:	00:01	This is there a rich dad radio show good news and bad news about money. Here's Robert Kiyosaki.
Speaker 2:	00:09	Hello and welcome to the rich dad radio show. The good news and bad news about money. I'm Kim Kiyosaki and I'm hosting the show today as Robert is off trekking around the world and we have a really really special show today.
Speaker 3:	00:24	We have two exceptional guests who are going to talk about a subject basically the question is how big is the game you are playing in life. And when I say how big is your game basically are you playing the game you want to play at the level you want to play or is there a little voice in there saying oh I'm really not doing I'm not putting it out all and not giving it my all. So for example if you're playing a small game how do you know if you're playing a small game. Well if you're very comfortable if you feel very safe if you don't feel like you have to challenge yourself you don't have to put yourself out there and you feel like you're staying within your comfort zone you're probably playing a small game and that might be fine that might be exactly what you want to do.
Speaker 3:	01:08	But the question is if you want to play a bigger game how do you go about that. And I'll just give you a few stats for women out there women business women owned businesses are the fastest growing sector in business today. Sixty eight. A whopping 68 percent of women owned businesses today earn less than 25000 per year. So that doesn't say they're earning 25 down they're saying they're earning less than 25000 they might be making two thousand a year and 90 percent of women owned businesses have only one employee her. So she playing a small game if she's making two thousand a month in some countries that's going to be a huge game. But this is U.S. debts. So the question is are you playing a small game or are you taking on a big game in a big game is taking on challenges every single day putting yourself in positions that are sometimes daunting.
Speaker 3:	02:01	It's scary. You break a few rules and we're going to talk to a rule breaker right now and you're constantly learning constantly making mistakes as Amelia Earhart said. Life is either a daring adventure or nothing. So what we say. Rich Dad you know it doesn't matter where you are today but it's where you want to be that counts. So our first very special guest is Cindy Whitehead and Cindy Whitehead plays a very big game. She is the founder and CEO of the pink ceiling which is a cross between a VC firm a venture capital firm a

pink baiter and a consulting enterprise. She's built two businesses and her exits totaled more than one point five billion with a B billion dollars.

- Speaker 3: 02:47 I'd say that's a big game and what you probably have heard in the media and how you would know of her she co-founded and served as CEO for a company named Sprout Pharmaceuticals. And they are very well known. She's actually in sexual medicine. That's a topic all in itself. But she is known for co-founding the company that brought the drug dubbed the female Viagra to the market. And her name is Cindy Whitehead. Cindy welcome to the program. Thanks
- Speaker 4: 03:19 . Thrilled to be here. What
- Speaker 3: 03:21 a story. What a story. Let's let's start with your story. How did you how did you get into sexual medicine. Do you get into pharmaceuticals and how did you come up with female Viagra.
- Speaker 5: 03:34 Well I love to answer that question. How do I get into sexual medicine by saying I'm Irish and Catholic.
- Speaker 4: 03:41 I don't know that my parents love it when I say that but you know I'll tell you how I got into pharma I got into farm out of school because I wanted to work for Fortune's most admired company at the time which was Merck. You know interestingly I wanted to go and learn from the best in business thinking that if I learned there I could take it with me anywhere. And what surprised me I think was I went to that company and I fell in love with the science and I loved what farm I had the capacity to do in terms of changing people's lives. But over time and being in the industry I didn't really love how they got it done.
- Speaker 3: 04:16 And that precipitated ultimately what would be low What didn't you like about how they were getting it done.
- Speaker 4: 04:23 I feel like we you know pharma everybody sort of loves smarm in the middle of the night at 3 a.m. you have a child who's terribly sick but in the light of day you don't necessarily love the industry and I think that's because there's a disconnect from the mission and the mission is ultimately to serve patients. And I think that you know just as industry grew and in everything else it lost a little bit of that touch point. And it really precipitated me starting my own because you are very you're very mission oriented aren't you. Very

- Speaker 6: 04:54 much. Yes you're absolutely right. Look it's just it's solving the real problem.
- Speaker 3: 05:00 And that's that's that's the that is the key for the entrepreneur. I mean that's why I love your story because the entrepreneurs job is to find the problem and solve it. And that's all you doubtful Italy.
- Speaker 4: 05:10 And look I will I will say with appropriate bias here. I do think that female entrepreneurs and particularly do that I agree they do that for they solve problems for themselves or for others and they're largely driven I think by empathy. So as opposed to I come up with a product and then I figure out the market they've already seen the need and then invent toward it so that that's really the story of how I got just starting my own and you know making a decision that I was going to pave my own path do it on my own terms and I did that in the field of sexual medicine with one of them male sexual health drug and built this great company. You know all the rollercoaster ride started up and as I was in it was watching this great science emerge in terms of our understanding of what it is that unlocks desire for women and what was astonishing to me is that company after company was walking away from it and they were walking away from spectacular science.
- Speaker 4: 06:06 It wasn't the science that was holding us back. What it really was was the societal narrative about female sexuality and that just ignited me. There were 26 FDA approved drugs for men and not a single one for women not Philbrook you in 2015 and you you say in terms of the problem what what you.
- Speaker 3: 06:26 You had somebody came to you and was showing you proof of the problem what really existed out there.
- Speaker 4: 06:32 Well you know I'll tell you what happened is I was watching this great science. We were learning a lot from brain scan studies for women who had this particular look it's only a subset of women who have potentially a biological basis to their lack of desire. But we knew it from brain scans and we were sort of putting it on the shelf. So I spent a year just talking to women. Here's my magic secret. I listened.
- Speaker 7: 06:56 What a novel idea. What a novel idea.
- Speaker 4: 06:59 And yet again I think it goes back to that basis of empathy that really drives. True true breakthroughs and really propels things beyond the unwritten quote you know ways things

are done in society. And so I spent a year listening to women and when I did I thought everybody else is going to listen to them too because what we're doing is making a value judgment on whether or not it's worth treating this condition. We have the science. We knew there was something that could meaningfully help these women and that's what really drove me.

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| Speaker 3: | 07:31 | So you brought to the surface a subject that everybody kind of thought was taboo.   |
| Speaker 5: | 07:35 | Sure. Absolutely. Still today I read that if you take an aerial shot of a room if I'm at a cocktail party and I say what I do half of the room leans toward me and half of them moves it.   |
| Speaker 6: | 07:50 | Well you know that's that's interesting and of of itself you know that's the conversation we need to be having.   |
| Speaker 3: | 07:55 | Absolutely. Absolutely and you you know what you're doing is goes right along with what we teach at Rich Dabb which is number one find the problem that needs to be solved and then how do people hear about you and your. This was a PR dream. This is a goldmine for B.R. Oh my God we've got the we got the female Viagra as the media call that no that took you everywhere and it was looks fascinating and you know here's this little company private company. |
| Speaker 5: | 08:22 | Nobody had heard of and I used to laugh at in our building Nightline showed up when we you know things got really public. And and all of a sudden you know our coworkers in the same building would ride up the elevator with like big eyes looking at all of my team going that's what you do on the temple.   |
| Speaker 3: | 08:41 | But then you did something else and you really are a rule breaker and you you say there's two reasons to be a rule breaker. You know what are they. Well  |
| Speaker 8: | 08:50 | look I think that there are you know those who break the rules for personal gain and that's probably who we think of with Rule Breakers. But then I think there are those who break the rules to change the game. And I think the difference there is look we have a set of rules in society that are you know the rules of law and order those rules that we can't break.  |
| Speaker 4: | 09:10 | But there are so many unwritten rules in society and those are what often hold us back. And I think in particular if I looked at that I think women are bound by more of those  |

unwritten rules and it requires them becoming really pissed off in order to have that drive to break them. And that was what happened to me. You know I was looking at this sort of unwritten rule around women and sex this complete disparity in terms of our willingness to accept the biological basis for men but ignore it for women almost patting them on the shoulder and saying oh it's OK.

- Speaker 5: 09:49 You know almost assigning everything to psychology or. Right. It's all in her head. And that just didn't make any sense. And that's what drove me to break the unwritten rule if you will of the conversation we were having around women and sex.
- Speaker 9: 10:01 Perfect. Once again this is Kim Kiyosaki the rich dad radio show The good news and bad news about money. Our topic today is how big is the game you are playing in life. And our first guest is Cindy Whitehead she is the founder and CEO of the pink ceiling of which we're going to talk about in our next segment. And she co-founded and was CEO of the pharmaceutical company Sprout Pharmaceuticals and it was the company that broke through the first ever FDA approved drug for low sexual desire in women. Dubbed the female Viagra so FDA approved that was breaking some rules. How
- Speaker 7: 10:36 did you get to be a pit bull to get that done. Well I have to tell you it was.
- Speaker 5: 10:42 It was a very interesting process. I made a decision along the way to use the FDA. I like to call that the road less traveled.
- Speaker 4: 10:49 It was to their credit at the FDA it made them open their doors and have a public conversation so they invited experts. They invited women who had the condition. And once that became the center of the conversation I think we all turned with open mind to what the data was already telling us. You know we think of everything as being so clean and science it's just you know so objective but there's it's really quite subjective in terms of our own attitudes and beliefs towards certain conditions absolutely absolutely.
- Speaker 3: 11:21 So you did get it FDA approved you didn't get it out to the market and then you sold your company for one billion dollars. I
- Speaker 6: 11:29 guess that was quite a week. That was quite a week FDA approval and then sold it for a billion. Yes.

- Speaker 3: 11:36 OK I understand that and that's kind of that's kind of a no brainer a billion. Did you have was there like. I mean this was your baby. You know this is what you did. You brought all this to you. You changed the conversation you brought this out to the public. How was their angst making that decision with them for sure. I
- Speaker 4: 11:54 think this is for all of your entrepreneurs who are listening. This is one of the hardest things to sell a company is both exhilarating and excruciating because it is absolutely part of your DNA. You're so closely wedded to that there isn't a day I don't wake up and still think about Addie and you know speak to people who were part of that whole movement. But I think that you know there is a moment in which you know that the adoptive parents can take it further. Right.
- Speaker 8: 12:22 For me you know the dream was that this would march across the globe not just here in the U.S. but everywhere across the world that women would have you know affordable access to this. And in my hands much smaller company that wasn't going to happen as quickly.
- Speaker 3: 12:36 Right. And that brings us to the third point of you know we find the problem you're want to solve. How how do people hear about you and then how do you grow up. How do you scale it. How do you get out there to the world. And you did a heck of a job with that.
- Speaker 10: 12:48 Thank you.
- Speaker 9: 12:49 Graduation Congratulations. And when we come back we're going to talk more with Cindy Whitehead. And this is about her new company called the pink ceiling.
- Speaker 2: 12:57 So if you're an entrepreneur or an aspiring entrepreneur you'll want to hear what Cindy's new business is doing because she's going to tell you what works and what doesn't work. When it comes to building a business we'll be right back. You're listening to the rich dad radio show with Robert Kiyosaki.
- Speaker 11: 13:17 Every business owner and real estate investor needs asset protection entities like LLC or C Korps are vital to protect yourself and your business. Let corporate direct guide you through the process of forming a corporation or LLC corporate direct is owned by rich dad adviser Garrett Sutton and is Robert Kiyosaki his choice for corporate formation. Mention rich dad and receive \$100 off a formation called eight hundred six hundred 1760 That's eight hundred six

hundred seventeen sixty. Or visit online at corporate direct dotcom. That's corporate direct dot com.

- Speaker 1: 13:57 Financial freedom begins with financial education. Now back to Robert Kiyosaki and the rich dad radio show.
- Speaker 9: 14:06 Hello and welcome back to the rich dad radio show. The good news and the bad news about money. This is Kim Kiyosaki and I am hosting today's program as Robert is out and about in the world and the subject we're talking about today is how big is the game you are playing in life. Are you playing a small game or are you playing a big game. It doesn't really matter the matter what matters most is what kind of game do you want to play. And we've been talking with Cindy Whitehead who plays a very big game. She is the founder and CEO of the pink ceiling which is like Shark Tank before shark tank was around and she's built two businesses from scratch and sold them for \$1.5 million. And one of those companies was the she was the co-founder and CEO of the company that came to market and discovered it was called Adye.
- Speaker 9: 14:52 When that was dubbed the female Viagra by the media. And our second guess who we're going to have on later in the show. She is an expert in how to kind of how to shift that mindset to go from playing a small game to playing a big game and she's going to give you some very simple simple tips that you could do immediately to make that shift. So Cindy back to you and your new company. The pink ceiling. What
- Speaker 6: 15:18 does the pink ceiling were some cross between a vestment firm and a pink bater pink or companies because you have everything pink right.
- Speaker 7: 15:28 Of course pink lips and clothes and everything. I love that. Well look at all of them from the little pink pill. So there might be under it.
- Speaker 5: 15:37 I think it is about sort of being unapologetically female you know and that is what we look for inside of the pink ceiling. We look at those ideas that are really good a breakthrough for women and we're so lucky that we get to see such wonderful entrepreneurs everyday with great ideas of how they're going to change things.
- Speaker 12: 15:55 So you rural.

- Speaker 3: 15:56 So yeah break a few rules. I love it. So these women come to you there are they they have a business or they want to start a business. Yes
- Speaker 8: 16:04 . We have a process where they give us a pink pit's they're usually we look to make early bets on women. Look here is why I did it. Two things I like to fight the injustices and in this case I think with the pink feeling we're fighting to know not only women's lack of access to capital last year women only got 2 percent of venture money. Right. When you hear that just at face value we know that half the world population don't only have 2 percent of the good ideas. Something is disconnecting there. So we're doing our part to fix that. And the other part and I think what's less spoken about is a lack of access to mentors. And you know others who've been there done that who can reach their hand back and call you there more quickly than they maybe got there themselves and that's what I'm certainly trying to do with these fantastic fantastic.
- Speaker 3: 16:48 That's great we love mentors and we have mentors for our investing we have mentors for business we have mentors for our health. We have mentors for fitness. So why wouldn't I mean the fact that there's no shortcut in my opinion to becoming an entrepreneur but if there was the little bit of a fast track is to have a mentor because a lot of what you're doing. So tell me this. We have listening to us now we have some people that are entrepreneurs. We have people that want to be entrepreneurs. You have these ideas all day long coming at you what's what's number one the biggest mistake you see people make when they make a pitch to you.
- Speaker 4: 17:28 They don't go big enough. I mean it's so perfect and fitting for this show right about are you playing a big game. Is it I think women in particular are very methodical about the steps they're going to take to get there but they don't necessarily paint the biggest picture. You know some folks are bold enough to walk in and say I have the next billion dollar idea might not be able to articulate how they're going to get there but they really have this very grand vision. And then others I think almost hold themselves back by not having the big the big vision of what it can be and I think that's a common mistake that I think many many of other VCs would say as well.
- Speaker 3: 18:02 And is that a confidence issue. Lack of experience because I see it all time. As I said in the beginning of the show 68

percent of women owned businesses earn less than 25000 a year.

- Speaker 6: 18:12 Yeah I think it is a bold come in. Right.
- Speaker 8: 18:18 How big are you going to go and losing some of that fear that you should play the game win or lose go all the way and really pushing yourself outside of that I think there is a little bit of an apology. I talk a lot about being unapologetic I think that can be received different ways some people feel that's very aggressive. I think it's about owning it and being completely unapologetic in the mission and what you're trying to accomplish and communicating that you know to anyone who will listen if you will.
- Speaker 3: 18:47 Yeah absolutely. So if someone were to come to you and they have this idea or maybe they've started a business and they come to you what are the things that they should focus on in pitching to you.
- Speaker 4: 18:59 OK I love this question because I really do think you should organize your thoughts under three buckets and here's what I need to hear what are you uniquely trying to do. Why are you the one to do it and what's in it for me to go on the ride with you. And I think that if people would come in and organize a pitch in that way it would be very clear to the investor.
- Speaker 3: 19:19 I love that too because what's in it for me because I do a lot of real estate and I get pitched all the time and different deals and they just tell me how great the project's going to be and like what when do I get my money back. Am
- Speaker 10: 19:33 I getting something out of this or are you just taking my money don't get that point.
- Speaker 7: 19:38 Exactly. No question.
- Speaker 6: 19:40 And one of the other mistakes I'll say to him is make sure when you come in for a pitch tell the competitive landscape you know I'm going to do my homework my team's going to do their homework and you're building trust. You're basically entering into a marriage if you will with this investor. And if you don't earn that trust right out of the gate they go back. They do some diligence they find they are all of the things you didn't tell them you've already broken it down.
- Speaker 3: 20:04 Yes. Yes. We have in our investing when we're pitching deals one of the one of the things we actually start with

sometimes is let me tell you all the problems and then here's how we're going to solve them. Perfect. But most people want to want to hide that under the carpet. They do. Hopefully they won't find it with a social media day and everything out there they're going to find out they're going to find out.

- Speaker 6: 20:25 And listen it's not a bad thing that there is competition. You
- Speaker 8: 20:28 know if it's already demonstrated the need for the market if I'm going to go out there but I'm going to do it better that's an investable idea. So I do think people make the wrong assumptions around what that's going to say to an investor. They talk about competition.
- Speaker 3: 20:41 Right. So what. What is unique about the business. Why are you the one to do it and what's in it for me as the investor. I love those three. So what is it an example of a really successful company that you've invested in Cindy.
- Speaker 5: 20:54 I have so many that I'm excited about I'll pick one of them.
- Speaker 7: 20:57 I love that.
- Speaker 6: 20:58 It's coming soon. It's a wearable nail technology that if you were to dip your finger in a drink it would change colors if there was a date rape drug in the drink.
- Speaker 3: 21:07 Oh my goodness. And oh my goodness.
- Speaker 8: 21:10 Right in the sweet spot of the pink ceiling it's everything that we look for. Not only is it novel it's a first. It's going to really break through a category real real solution to real problem. And really a catalyst in the conversation that we need to have. And maybe one that's also one of those taboos we should break down.
- Speaker 3: 21:28 Yeah. Have
- Speaker 8: 21:29 you had any pushback on that idea less than females will acknowledge. Certainly from a campus perspective that this is a real issue. We all read about it in the news we maybe under appreciate. I think how big an issue this truly is. But you know it's interesting how people have reactions to that. Some say well why should women have to wear something why shouldn't we just teach you know others not to. Not that there should be no violence. Right. Sexual assault course that's the end goal. That's the only version of success and yet it's not reality today. So this is power at the

fingertips of women in what can otherwise be a powerless situation. And that's really important to me that you need to stay in college can't get this product to market soon enough.

- Speaker 3: 22:19 So you put on this nail polish you depict. You just put your finger in it if it changes it if it changes colors run.
- Speaker 5: 22:26 Yeah it's a wearable. And it's so cool. It's such cool technology too. I mean it's really cool patented technology. One of many of those kinds that we have in the thing think feeling very very nice. And
- Speaker 3: 22:37 so as an investor what what have you learned. What is what is we here like. You know one out of 10 businesses succeed and for 10 years what is your success and failure rate and what have you learned as an investor investing in these women's companies. I'll
- Speaker 5: 22:55 tell you what I've learned is it comes down to people. Great ideas don't execute themselves. People execute them. And it really is when I'm sitting in a pitch I'm placing the most value on the person who's going to get me there. And I think I've learned that over time I mean I always play the game by betting on myself but big on myself. You know putting a lot of my own money on the line in different ideas. And so now it's interesting to sit on the other side of the table and make that decision on who you're going to bet on. But I like to make early bets on women. I think they do struggle to get financing and then hopefully they can go and parlay that to get other people in as well.
- Speaker 3: 23:34 So it seems like everything you do is to put power and control back into the hands of the individual woman.
- Speaker 8: 23:42 Absolutely well I tease that the tagline of the Beitar is make other women really rich.
- Speaker 7: 23:48 Yeah I love that.
- Speaker 5: 23:50 It's about power. We talk a lot about women having a voice. Women need power. Money is power and money will start to change the way that we finance the ideas that we want to see to market. And I say that knowing knowing that women will pay it forward I know it by the data women will put most of their money back into their communities or into other women. And just from my own example if you become a better company your obligation to me is to say I will go out. I will mentor the next group and I will pay it forward to.

- Speaker 3: 24:20 Yeah and money is such a volatile subject. I mean especially for women. I mean it has the power to free a woman and it has the power to entrap a woman soldier. And I love the pink ceiling because one of the things as an entrepreneur there is no glass ceiling for women. And we love to encourage women so if some of our listeners right now they've got an idea and they're thinking I really would like to get out there in and get this idea out there. How how would you tell her to start. Where does she begin.
- Speaker 5: 24:51 I'd say What are you waiting for. Try it. Nobody can take away what you've already done. You've always got a backup plan that you can go to. But I think that the way to do it is start to find your network. You hadn't mentioned that earlier about how many women are in business by themselves. Yes.
- Speaker 8: 25:07 One is the loneliest number in entrepreneurship. So one of the things I even look for in companies that COM is have they already figured out their network. And by that I mean Google it go to coworking sites in your area find those you know events that are happening with other entrepreneurs and start to surround yourself so that you can bounce ideas off of and create that support system that's really going to get you there when the moments are tough starting and running a business is really hard. You
- Speaker 3: 25:35 know you've got to find your network up and that's great because as an entrepreneur the one thing especially for women is that support base and it is. Yeah that's crucial. Cindy I really want to say we could go on and on and on with this. I wish I wish you all the best with pink Celia. You're doing great work out there encouraging women to get out there and take charge of their own life and take charge of their money. I applaud you and getting women out of their comfort zone is important and you're the role model for that getting women out of the comfort zone. So thank you for that. And when we come back speaking of getting out of your comfort zone we're going to be speaking to an expert who talks about start.
- Speaker 2: 26:15 It all starts playing big starts with your mind set and you'll hear from a mindset. Bad ass. Next. You're listening to the rich dad radio show with Robert Kiyosaki.
- Speaker 13: 26:29 Reached out coaching offers a phenomenal variety of services and custom strategies all aimed at ensuring a secure comfortable and rich future for you and your family. Now you can get weekly access to exclusive Richtel

coaching services through our lifestream events. Go to a rich datacom and click on the on demand banner at the top of the home page. Great new videos are updated regularly. Get inside knowledge and insights from Robert Kiyosaki himself rich dad coaching professionals and more. Go to Richtel dot com and click on the on demand banner at the top of the home page.

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| Speaker 1:  | 27:02 | This is the rich dad radio show. The good news and bad news about money. Here's Robert Kiyosaki.   |
| Speaker 2:  | 27:10 | Hello and welcome back to the rich dad radio show The good news and the bad news about money. This is Kim Kiyosaki and I am hosting the show today as Robert is out about traipsing the world subject today is how big is the game you are playing in life.  |
| Speaker 3:  | 27:24 | And we just talked to Cindy Whitehead who co-founded the company that brought female Viagra to the market and she sold that company for a billion dollars she's a big player in life. And our next guest is another exceptional guest. She is the expert on mindset and how do you shift the mindset from playing a small game to playing a bigger game around money around business around relationships. She's the one to go to Jeanson Cero and she's a number one New York Times bestselling author success coach and motivational speaker. Her first book is you are a bad ass. How to stop doubting your greatness and start living an awesome life and her new book is you are a bad ass at making money which we all love here. Rich Dad master the mindset of wealth with just came out this year. So Jen welcome to the program. |
| Speaker 14: | 28:15 | Thank you thanks for having me on. So  |
| Speaker 3:  | 28:18 | we're talking about how you get a mindset that thinks bigger and not doesn't hide you have a great story of where you went from you know living in a garage with no money to all of a sudden making a lot of money. What was what was the first step for you.  |
| Speaker 15: | 28:34 | You know it was really deciding to no longer participate in the reality that I was creating for myself. It really was a matter of just getting so sick of feeling stuck and of feeling like I knew I could do so much better. And I know a lot of people out there who are struggling you know deep down if you're not happy that you can do so much better. Yes. Opening your imagination to seeing what that bigger picture is the trick.  |

- Speaker 3: 29:06 So you got so fed up so and I like this because this actually goes along with how you actually transform and change and it starts with deciding that what you're doing isn't working and you've got to do something else. Yeah
- Speaker 16: 29:19 . And that really honestly was the biggest piece. You know when we get decision as opposed to a fake decision like I lot.
- Speaker 3: 29:25 Yeah.
- Speaker 17: 29:26 Yeah yeah yeah yeah yeah like you know that's that's what a New Year's resolution usually is is a fake just isn't right. But you know and I think you know you give up the second it gets hard or too expensive or you risk looking like an idiot or you know this really fun party down the road and you just gave up drinking you know whatever.
- Speaker 15: 29:44 It's hard to knock you off that decision you have to make decisions when you've made the real decision. That's when you do whatever it takes. You start looking for ways to make it happen instead of looking for excuses not to do it. And so when I made the decision to get rich it was really just like I'm not listening to my old excuse. I'm not looking at all the proof that I suck at making money that you know you can't make money as a writer that everything I've tried has always failed blah blah blah. I could have sat around that all day. I started looking to OK what the hell can I do differently. You know what. What is it. Let me look for solutions instead of excuses.
- Speaker 3: 30:19 And so one of the things I'm hearing is you're you're willing to put up with the consequences. Exactly
- Speaker 16: 30:25 . Mean it's scary stuff. That was really it for me. I spent money that I was terrified to spend on coaches and seminars. And I went to money making seminars that I really didn't want to be at. But I I did everything. Anything that looked like it was going to help me make money. I was like All right. I mean I don't care how stupid I look I don't care how offensive it is. I don't care how inconvenient it is. I did it. And
- Speaker 3: 30:50 you don't care if you make mistakes you don't care if you write you fail. You're just going to go do it. So yeah. So how important is a person's beliefs.
- Speaker 18: 31:00 Well so here's the thing that I think is so interesting like beliefs are critical and you kind of have to get there before

you fully believe. So there's always you know to myself as example. I didn't 100 percent know and believed that I could get rich. I was I wasn't 100 percent convinced because I'd never done it before. But it was it was just a little feeling inside. I just knew bigger was out there for me so even though I had no proof that I could do it that I spent basically a lifetime proving that I couldn't get rich. Basically I had the desire and so the belief comes after the desire like you know and I did the affirmation and you know I love money money loves me I make it freely and easily changed my monsters I go go and I hung onto that even though you know they were still a little like your.

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| Speaker 17: | 31:55 | You know I don't know if this is true or not but I was I had the desire and I made the decision but that was honestly more important my beliefs caught up with me afterwards. But I think it's really interesting that like the desire to get bigger and to make more money was there was the beliefs go along with your thoughts and go along with your words correct.  |
| Speaker 16: | 32:16 | Exactly. It can change your thoughts and your words and your actions and your focus. Yeah. And that will all strengthen your belief and faith.   |
| Speaker 3:  | 32:23 | I mean if today you just started paying attention to the words you're using are the words especially the word you're saying to yourself for example I know it. I know this guy. He drives me crazy every time I say. I say how are you doing. Hanging in there. Oh my God. What. Every single time. Hang in there. I'm like. That's your life. You're hanging in there. And he's not even conscious of the words that he's using or I. I bet you've heard this gene. Oh I'd rather be happy than rich and low and you can't have both. Why can't. There's so there's a belief in there that you can only be happy or rich. Correct |
| Speaker 17: | 32:58 | . Right. I am on to I am on a quest to erase that one. That's good.  |
| Speaker 19: | 33:02 | That's what this book is all about. I came up with that one. Anyway I'll say I have been rich and happy and happy and rich and sad and broken so I will take the rich one all day long because it gives you money.   |
| Speaker 15: | 33:16 | It gives you freedom and options and it just makes everything easier really.   |

- Speaker 3: 33:20 Yeah. Once again this is Kim Kiyosaki the rich dad radio show. I'm hosting today's program as Robert is out and about in the world and our special guest is Jeanson Cero. She's the number one New York Times best selling author success coach and motivational speaker. Her latest book you are a bad ass at making money. Master the mindset of wealth. And we're talking today about how big is the game you're playing in life. So John I just want to share a study. We're talking about beliefs and this came from a book called The Happiness advantage and it was a study that was done with hotel housekeepers and half of them were primed and they were told all of the work that you do every single day is exercise you know making the beds walking up and down pushing the carts all of this is exercise.
- Speaker 3: 34:04 The other half was not told anything at the end of the experiment they found that those people who had been primed to think their work will think of their work as exercise actually lost weight and their cholesterol level dropped. And those that didn't. Nothing changed. So yeah that's a nice idea of a belief they really believe that that was. So what you're saying you know in terms of the words you use and what you say to yourself and the affirmations it all changes that belief and it really does make a huge difference.
- Speaker 15: 34:40 Absolutely. And it just it's just that muscle it's like it's like anything else you've got to keep drinking that muscle and your thoughts and your words and your actions strengthen that belief muscle and so does who you hang out with. Yes you know what you the people you surround yourself with the books you're reading what you're listening to. That totally strengthens that belief muscle as well.
- Speaker 3: 35:00 So if you want to be an entrepreneur or you want to make money then surround yourself with people with similar goals similar aspirations similar similar mindsets.
- Speaker 15: 35:10 Absolutely and with money it's a really important one because you owe much judgment about money in the world and people bad mouth it all the time as you said. Like I'd rather be happy than read and write like one you know you'll you'll rise to the same level of people around you. So if you've got people who have a healthy attitude about money make in wonderful ways and share it in wonderful ways that's going to make you a whole lot more motivated to go out there and create that kind of life.
- Speaker 3: 35:36 Oh yes. And you also talk about focus. It's like what you focus on you create more of it.

- Speaker 15: 35:42 That's a simple one that's when I actually can kind of insulting. I was like you know all this mind set work that we're talking about. I remember thinking 40 years being broke and scraping by and whining and bitching and moaning and working my ass off. And it really is as simple as changing your mind sort of like it's got to be harder than that. There's
- Speaker 7: 36:03 got to be like here curious now.
- Speaker 20: 36:06 I've got to move you know and certainly I had to work hard and I had to do things. But it was the mindset piece was was such a gigantic part of it. It
- Speaker 15: 36:16 almost seemed too easy to me. And honestly like right now if you just shift your focus on what you desire rather than what you fear it will start shifting everything in your world. It really will you'll start pulling into your consciousness.
- Speaker 3: 36:31 All of the opportunities and all the proof that it's available to you and that's so true because people typically focus on what they don't want but they don't have instead of what they want or what they have. You know it's so easy to go to what I don't have. Well focus on what you want is what you're saying.
- Speaker 15: 36:48 I heard a great thing.
- Speaker 10: 36:49 Worrying is praying for what you don't want. And that's where your attention is and guess what that's probably what you're going to get.
- Speaker 21: 36:58 Exactly.
- Speaker 3: 37:01 So put your attention on things. I mean you know one thing I've looked at during the day you can write down you know what are you what are you doing today. I mean how much how many of us waste so much time on things that aren't important. Instead of putting our attention on things that are important so just where you put your attention where your mind and your thoughts go and your words go. It's that is such easy it's an easy fix it's an easy fix it's not difficult but you just really have to pay attention.
- Speaker 15: 37:27 You know I I put an exercise in the first you are a bad ass about you know telling everybody to look around and find all these things that are the color green right. You look around you and you look for green and then you close your eyes and it's like OK now think of everything around yellow and

because you weren't looking for yellow. It's really hard to think of something that's yellow you can find green because your focus was there. Yeah. Even if you were around it with stuff to tell you kind of can't you. You weren't focusing on it right. I've got such a great illustration of it there. You just ain't lookin right. Great

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| Speaker 3:  | 38:02 | great example. So when we come back we're going to keep talking with Jeanson Cero.   |
| Speaker 2:  | 38:07 | When we come back we're going to go into how you can change your mindset today and start earning more money. You're listening to the rich dad radio show with Robert Kiyosaki.   |
| Speaker 11: | 38:22 | Every business owner and real estate investor needs asset protection entities like LLCs or C Corps are vital to protect yourself and your business. Let corporate direct guide you through the process of forming a corporation or LLC. Corporate direct is owned by rich data adviser Garrett Sutton. And as Robert Kiyosaki is choice for corporate formation mentioned rich dad and receive one hundred dollars off a formation called eight hundred six hundred 1760. That's eight hundred six hundred seventeen sixty or visit online at corporate direct dotcom. That's corporate direct dotcom.   |
| Speaker 13: | 39:01 | The key to achieving your dreams is to develop a rich mindset instead of an excuse mindset. Instead of saying I can't afford that ask yourself how can I afford that. It's amazing how a simple shift in thinking can open a world of new ideas and endless possibilities. Let the rich dad company help kickstart your journey to financial freedom. Robert Kiyosaki and the rich ad company have compiled Roberts top secrets to creating a rich mindset now available in a 10 minute ebook how to achieve a rich mindset. This offer is available for a limited time only. So get yours today. Get your free ebook how to achieve a rich mindset. Good or rich dad dot com and look for the banner again. This is available only for a few days so act fast get rich at dotcom and look for the how to achieve a rich mindset banner. |
| Speaker 1:  | 39:48 | Gonta rich dad radio dot com while you listen. Now back to Robert Kiyosaki.  |
| Speaker 2:  | 39:53 | Welcome back. This is Kim Kiyosaki the rich dad radio show The good news and the bad news about money. We are talking about how big is the game you are playing in life.   |

- Speaker 9: 40:03 And right now we are talking with Jen Cynde Cero and she is an expert on shifting the mindset from where you are to where you want to be. So if you want to play a bigger game in life if you want to make more money if you want to start that business then she is the woman for you. And you know there's a lot of people out there who have played some very big games Mary Kay played a big game Steve Jobs played a very big game Richard Branson. They all played very big games our earlier guest Cindy Whitehead. And the question is if you're playing the game you love. Wonderful. But if there's something inside of you that says you know I can do more. I want to do more. I want to be more. I want to share more of who I am then listen to Jen because she is going to give you some great ideas on how to make that shift so that you can make more money so you can have that new business so that you can do whatever it is you really want to do and be as she says a bad ass.
- Speaker 9: 41:03 And
- Speaker 3: 41:03 how to stop doubting your greatness and start living an awesome life. That's her first book her second book as you are a bad asset making money master the mindset of wealth. So Jenn you have quite a story to tell. I mean you didn't just you know write this book out of nothing. You you were actually living in a garage Robert and I you know we lived in a car for a while and we slept on people's floors for a while and we had nothing. And you at the age of 40 were living in a garage and you said you had very little income how the heck did you get there.
- Speaker 14: 41:36 Well I was a musician and a writer. I still am and I also had a really bad attitude about money and my mother still to this day looked like out of all my children. You're the one who hated money the most.
- Speaker 20: 41:48 But I really I felt like it was just I'd be a sellout if I went after money as an artist. I felt like I had to you know compromise what I was doing. And I also truly had this weird feeling that money actually wasn't available for me that I would see people with private jets and mansions and yachts and you know whatever regardless of whether those are the things I wanted but I honestly felt they were almost like a different species than I was so I was so disconnected from money in so many ways. And that is how I got there. And I you know what I also wasn't being creative with what I was doing to make money I heard you know I worked my ass off I thought what how did you how did you make money. What

Speaker 7:	42:33	were you doing. I was a freelance writer. OK.
Speaker 21:	42:36	So then you had a rock n roll band and rock n roll band which cost money.
Speaker 14:	42:46	But you know and now that I was needing to give up doing any of those things but if you want to make money go to focus on making money and I wouldn't let myself focus on making money because I thought that was a bad thing to do. So that's how I wound up at the age of 40. Living
Speaker 20:	43:01	in a garage and you know and people often ask me what was the turning point. I woke up and made the decision to start making money. And it really just got higher. I got sick of scrounging around and making you know I think it's so ironic. I mean I didn't ever want to think about money right because I was an artist and I had bigger you know things are far more important to good old money.
Speaker 3:	43:25	But when you don't ever think about money you think about it all the time when you're trying to get points because every decision I made was based on how much it costs you everything I did was based on how much something that's funny because a lot of people say Well money is not that important but yeah you're making the point that it's it's very very important know when Robert and I were when we were struggling and we had nothing and we were sleeping on people's basements floors. I hit the same point where I just got so fed up and I got so sick and tired I just told myself go out and do something just go do something don't even matter what it was just go do get in motion go do something. So what did you go and do once you made that decision. What did you go do.
Speaker 14:	44:05	Yes. The first thing I did was I read a lot of self-help books about money and just self-help books. I you know I was so snarky about like they're so woo woo.
Speaker 7:	44:15	There's a lot of them.
Speaker 15:	44:16	I hate them but I was like it's not happening on my own. I convinced myself for 40 years that I could do it by myself. Clearly I can. So I started reading a lot of self-help books even though I was scared to die and somebody would find them in and my.
Speaker 20:	44:30	I got on different coaches e-mail list and found out about money making seminars and just opened up to things that I absolutely rolled my eyes at for years and years and years

and you know through a series of events one thing one of the first things that happened to is a friend of mine told me about this Women's Entrepreneurial think tank where women would get together and help each other and launch their businesses and I was like I don't know what business I want to launch. All

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| Speaker 14: | 44:56 | I know is I want to leave the house every once in while.   |
| Speaker 20: | 44:59 | Brush my hair put on a bra and maybe help other people that's really all I knew outside of freelance writing of what I wanted to do with my life. But I went because something about it sounded good. I was going to be surrounded by other people who were doing things or making things happen and I make a very long story short I spent the whole time still not having a business of my own but I realized I like I could facilitate these groups I would be good at that and I would like to do that and that's how I got my first coaching job did. And   |
| Speaker 3:  | 45:25 | did you have a coach. Did you have a mentor. Not   |
| Speaker 14: | 45:28 | at this time so that was the first thing I did. And at one of these money then you know so many money making seminars.   |
| Speaker 20: | 45:34 | I met a woman who was coach who specialized in helping women with money and I was like oh my gosh she's amazing she's so smart she had her electricity turned off too and now she was making six figures and was like you know talking about and I really wanted to work with her but he caught basically one third of my annual income at the time and because I made the decision you know I got the hit was the right coach for me. I decide I'm going to work with her and I took out a credit card. I was already in pretty serious credit card debt. I could get a new credit card and put her fee on a credit card. |
| Speaker 19: | 46:09 | It was one of the scare. It was truly one of the most terrifying things I think I have ever ever done.   |
| Speaker 3:  | 46:15 | And of course from working with her what is she what was like the first thing she had you do. What did she say. And this is what you need to do.   |
| Speaker 17: | 46:21 | Well first he talked me off the ledge after I begging her to give me my money. And then what she did is she sort of looked at what I had. She's like hey you're a I already published books at that point I hadn't made any money on.  |

But she's like you know what you're doing what you teach other people how to write books. And so we put together an online business for me coaching people on how to write books.

- Speaker 20: 46:42 And I ended up tripling my income within the first three months of working with her I think it was it was amazing but I had to scare the crap out of myself by sending the money to work with her. Scared myself by saying I'm a coach that I can coach you in writing. I've never coached anybody in my life. Charge people an amount of money I never charged them before so I had to work but it was really about pushing through that terror of being visible and spending money like all the things we were talking about earlier.
- Speaker 3: 47:11 Yeah and that that was a good investment that paid off. Yeah. And you know you're talking too about going through these fears. So how do you get around that. Do you just do it.
- Speaker 15: 47:22 Yes. And then you reconfigure your relationship with fear and make it your POW instead of your roadblock. Use fear as your compass. Like OK I am out of my mind. I must be moving in the right direction as opposed to you I'm scared in my mind. I'm running in the other direction right. That's what we've been taught to do. So you know if it's terrifying and it's and it's and it's heading you towards your goals. That's the bull's eye. That's the combination you want and you've got to get used to being scared because if you want to keep growing you better be scared or else doing something wrong.
- Speaker 3: 47:57 Yep. Once again this is Kim Kiyosaki the rich dad radio show. We are talking to Jen Sincero. She's the number one New York Times best selling author a success coach and motivational speaker. Her latest book is you are a bad ass at making money and you know we're talking about your comfort zone and facing things that you fear so I can tell you for me you know when I want to play small if I want to play a small one day I just go sit in my little home office and I answer e-mails and I might read a little bit and probably don't even pick up the phone I just kind of hide. But then I go out and I have to do a speaking event and I remember like my first speaking event ever ever was in Singapore. Scared to death. I was sitting in the front row.
- Speaker 3: 48:41 The person was speaking ahead of me and I sat there going. An earthquake would be great right now a tidal wave. Anything anything to come through. I don't want to get up

on that stage but because I made the commitment and this is one thing that works for me. I made the commitment to do this talk. If I make the commitment and like to set up an appointment to meet somebody who I might be a little intimidated by I make the commitment and then I have to do it. And then people are counting on me. So that's that's one way that I do it. Is there a strategy you have.

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| Speaker 16: | 49:14 | Oh I do that all the time. I love that. Absolutely. Another   |
| Speaker 15: | 49:18 | strategy I do is to break it down into chunks. You know I'm a writer but I do lots of other things too and I think we get so overwhelmed we let ourselves get overwhelmed. And if you just if you're like you know for the next 20 minutes I am going to make as many sales calls cold calls as I can. You know everybody's right whatever it is you're dreading to do if you break it down into a little chunk and just see how many you can make in that 20 minutes or see how many pages you can write in 20 minutes or do the scary thing for just 20 minutes and then take a break it. It hooks you from not overwhelming of oh my God I've got to write a whole book I'm going to go take a nap and eat a bag of Cheetos. |
| Speaker 19: | 50:00 | Yeah. So I think tracking it down takes the overwhelm away is a really important thing.   |
| Speaker 20: | 50:07 | And the other thing again is to surround yourself with people who are in it up and doing terrifying things because you know when you see somebody really going for it you like I want to do that.   |
| Speaker 18: | 50:17 | I want to do that. You know I tell the story in my book about hiking with these people. And you know they're so excited to hike on this thing I was terrified it was like a cliff and it was Sandy and you could fall in but they weren't scared at all and we were going to we're beautiful on the other side. So  |
| Speaker 17: | 50:35 | their enthusiasm. You know as I was by myself there is no way in hell I would have done that. But I did it and then being one of the most exciting thing I ever did. And so don't underestimate. We hang around with and you know in the early days when I was living in the garage and decided to change my life I didn't know anybody who had a good relationship with money all my friends were sad sacks like me and whining about the economy and blah blah blah. So honestly in the early days I had to pay for new friends.  |
| Speaker 20: | 51:03 | That was one of the great things about working with a coach and going to coaching seminars is I was surrounded  |

by the people who were investing in themselves and who were who were going for it too.

- Speaker 3: 51:12 And that's what you said you went to these entrepreneurial seminars and entrepreneurial support networks which is what we talked about earlier today especially for women because as we said earlier 90 percent of women owned businesses have just one employee. Her and it's really really hard to be successful as an employee as an entrepreneur if you're doing it all by yourself. So that network is Portland. So why not give me one more tip Jen for how to be a bad asset making money. Number one was surround yourself with like minded people that are going for it. Get that get that environment set up correctly. What's one more to be a bad asset making money.
- Speaker 15: 51:51 Pay attention to your relationship with money. So you know we always say awareness is the first step to radical change. Yes. I didn't even realize how much I was bad now the money you know it was you know money is the root of all evil money is really hard to make. She's just in it for the money. We
- Speaker 18: 52:10 do it all day long and we're rewarded for doing it. If you ran around saying I love money and love money people will give you a hairy eyeball right.
- Speaker 17: 52:21 It's like they're just like what you know.
- Speaker 19: 52:22 I do love it. I almost ready to say that out loud.
- Speaker 3: 52:28 Right it's it's not politically correct. Yes. Yes.
- Speaker 20: 52:32 Exactly. Write a letter to money. That it's a person so that you can see what you have going on with it. So you know back in the day mine was I'd love you I wish I had more of you I'm so excited when I make you. But I don't trust you I don't think you're going to be there for me. I feel dirty even talking about you and no one you know get clear on your relationship with money and then start healing it. So you know take a piece of that. I don't trust you I don't trust you money so that I look at that how why don't I trust money has money been good to me in the past. Yes. Has it been there when I've really gone after it as it showed up. Yes. You know reframe it so that you can start focusing on what you desire instead of what you don't desire.
- Speaker 3: 53:14 Perfect. Well thank you Jan.. So appreciate it. Again her book is you are a bad ass at making money. Master the

mindset of wealth. Shero and her Web site is Jeanson Cero as I NCAR own dot com. So if where you are today is comfortable and safe but not really where you want to be. If you really want to get out there and do more for your life and do more for yourself if there's something you want that you don't have then get Jen's book. You are a bad ass at making money. It's through her book where you can see your own mindset shift from where you are to where you want to be and a lot of it is just your words your thoughts your beliefs. So if you want to play a bigger game in life you are a bad ass at making money. Thank you very much.