

**EPISODE 218**

[INTRODUCTION]

[00:00:30]

FT: Welcome back to So Money everyone. I'm your host Farnoosh Torabi, kicking off Monday with my friend and design guru, Nate Berkus. Someone I've wanted to have on the show since it's inception back in January, however Nate's had a pretty busy year - just a little - including celebrating the 20th anniversary of his design firm, and even more excitingly, becoming a dad. He and husband Jeremiah are now the proud fathers to baby girl Poppy Brent Berkus.

Now just to give you some background on Nate, in 2002 he was invited to make over a small space for the Oprah Winfrey Show. Yeah Oprah came a callin' and after that Oprah kind of fell in love with him, as did America, and Nate was invited to come back, and back, and back as a featured design expert on the Oprah Winfrey Show. He continued to garner national press in publications from Elle Decor to Architectural Digest, House Beautiful, Us Weekly, People - yes the paparazzi do love Nate - as well as InStyle, O Magazine and Lucky among many others.

Following the debut of his branded line of home products, Nate's first book, "Home Rules" was released in 2005 and it went on to become a New York Times bestseller. Then became the Nate Berkus show, a daily syndicated first run talk show hosted by Nate, launched in September of 2010 and returned for a second season in the Fall of 2011. And I actually had the privilege of being a guest expert on Nate's show and working with him to help families all across the country save money. And I have to tell you, I grew up a lot on that show, professional. I had the chance to really immerse myself in this money space. He gave me the opportunity to work so closely with men and women all over the country, families that needed financial help, and it was during a time when our country was really at a loss. So it was a huge honor for me to be able to step in and help his audience, and I'm forever indebted to Nate Berkus.

In 2011 he also enjoyed a new role as executive producer on the Disney and DreamWorks film "The Help". Did you know this? I did not know this until the credits ran and I was like, "Wait a minute, that Nate Berkus??" Yes, that Nate Berkus. He is kind of a renaissance man this Nate

Berkus. His design firm, Nate Berkus Associates, which he founded in 1995, continues to design interiors across the country and around the world. And as I said earlier, it is celebrating it's 20th anniversary this year. In Fall 2012 Nate brought his branded line of home goods and accessories to - you've probably seen it - "Targé".. Target stores all over the country. In addition, he published his second book, "The Things That Matter". His fabric collection, which is sold at Calico Corners, launched in January of 2013 and it is available at Fabric Cut and launched at Joanne Fabric and Craft Stores in August 2014.

Nate was also the host, judge, and executive producer of NBC's American Dream Builders, which aired in Spring 2014 and he is currently artistic advisor for the LG studio line of appliances. Phew! Exhale. That is a lot of jobs. I bow to Nate Berkus. We talked a lot during this interview about how he got started, his philosophy on all sorts of things, in particular, money.

Some takeaways from our conversation include the consistent financial habit that Nate performs that shows his respect and appreciation for money. I have to say, I took notes during that part because I think that's something that even I could do, and I can do better. Talked about how as the resident design expert on the Oprah Winfrey Show, how that relationship catapulted his career, and what he learned most from that experience. And squashing fears and anxiety over money. Nate's financial philosophy will have you wanting to take healthier financial risks in life.

And so without further ado, here we go, Nate Berkus.

[00:04:31]

[INTERVIEW]

**FT:** Nate Berkus, welcome to So Money. What an honor to have you on this show. I'm a little nervous, I have to say because the roles are reversed. I was on your show a few times back when you had your daily talk show and I just want to say thank you for doing this great honor for us and being on So Money.

[00:04:51]

**NB:** My pleasure, Farnoosh. It's good to be with you again.

[00:04:54]

**FT:** This has been quite the year for you and it's only August. You have welcomed home a brand new baby girl, Poppy and it's the 20<sup>th</sup> anniversary of your design firm. So, is there anything that could possibly top this year?

[00:05:08]

**NB:** I don't think so. I will be very surprised if there's anything that comes down the pipeline in the next few months. There's definitely nothing more important than the birth of our daughter. It's really a nice place to be 20 years into the design firm that I founded in Chicago because I'm really proud of my team, of the collective body of design projects that we've done all over the world together and truthfully, it was a 20-year runway. You start to work out what you think are most of the [gigs]. So, we're really in a good place, we're doing fantastic work, I think, and more importantly than that, I think my team and I are exactly where we want to be, that our professional life is very much aligned with what our passions are. I love that and I think that that's always been the secret to success.

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**FT:** Well, I love that also you're making your work so accessible and your idea so accessible to everyday Americans and people all over the world. I walk in at Target and there you are. I'm so excited about that collection because really, everyone says Target is like 'Targé', it's where you get more for less, but your line there, truly it feels rich and it's So Money. Talk a little bit about that, because that has evolved, too, over the years.

[00:06:35]

**NB:** It's funny because I actually spoke to Target almost 10 years ago and I wanted to have a long-standing collection there that I could keep redoing and refreshing periodically. At the time, target was interested in doing sort of one-off collections. So, we passed because I have felt

really strongly that the Nate Berkus brand, that Target could be really successful, that it could translate all of the vintage finds, and all of the best crafts, and all of the different materials that I was seeing as I travel the world, and I wanted it to have a runway. You can't do that with something that's on the shelves for a couple of months and then goes away.

So, the people can expect to see Nate Berkus at Target for a long time. We refresh the collections every few months, or as needed. Everything is designed internally. My Chicago-based team and I start the beginning of every season talking about what we've seen, and what we've heard, and what we've watched, and what we've touched, and what materials we're interested in, and what we think will resonate with people. I guess the most fundamental difference that I see between my collection at Target versus any other relationship that I've had is that I feel very strongly that our home should be a place that we love and that they should tell our story. The way that we tell our story in our homes is through the things, and the choices that we make and what we allow into them.

It's never been my intention from day one at Target a couple of years ago through the collection that's landing in stores in a couple of weeks, to have somebody tell my story in their home. The collection is meant to mix and match with things that people already are living with and that they love. It's an opportunity for somebody to just turn the cart in the aisle and just smile because they see a vase, or a picture frame, or a color of a towel, or a bedding that they really like and connect to, and can see living with on a daily basis. So, I've had a ton of fun, I continue to have a ton of fun.

It's a very funny thing to be designing a collection because some ideas are great and some ideas are absolutely terrible. We test them usually during the sampling phase when we're in the downstairs basement of the huge Target offices going through all of the samples and seeing how they'll look together in the store. But the most important thing is that we have a ton of fun doing it and I think that that comes through the collection.

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**FT:** I really like that saying that your home should tell a story – hopefully not a very cluttered story. You've said in interviews that your home is pretty simple. What story would we see, would

we hear, would we be looking at if we were to walk through one of your homes? Where is home for you now?

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**NB:** Home is New York and Los Angeles. I'm going to let your audience decide what story they think my home tells in Architectural Digest in the October issue coming up.

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**FT:** Oh, suspense.

[00:09:38]

**NB:** Yes. We've been keeping everything under wraps in terms of the design of the apartment in New York that Jeremiah and I did together, but I really love how it came out and it will be featured in the magazine in October. I can tell you, it is honestly the truest reflection of both who Jeremiah, my husband and I are in terms of our aesthetics and what we reach for. It's a home that's a mix of a lot of different styles with not a tremendous amount of color, but it is as we look around the room, we can remember exactly where we were when we found a piece or when we decided that it was something that we thought was worthy of crossing the threshold into our lives.

That is really I think the big lesson in design, even with all of these opportunities and choices that people have to make. It's you have to stand up at your front door and say, "This piece can come in. This painting, this photograph, this sofa, this pillow because I love it and I want to see it everyday. I want to interact with it." So the home, some people will love it, some people may not connect to it, but for us, it's authentic.

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**FT:** Interesting that Jeremiah also comes from a style background. He's a designer. Right?

[00:10:53]

**NB:** He has his own interior design firm as well and he's working on projects all over the country and he's also the host of a new show on OWN called – not a new show but he's the new host of the show called Home Made Simple on OWN which will air on Saturday mornings.

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**FT:** Such a complement to what you do as well. Do you find yourselves at odd sometimes? If so, who wins?

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**NB:** We never fight about design.

[00:11:15]

**FT:** Never?

[00:11:16]

**NB:** Never. We actually both really enjoy it. We can go to the divorce court over who ate the last piece of pizza, but if it's picking out a coffee table, there's no ego involved. As everyone knows, there's not one correct way to do something – to furnish a room, to paint a color on the walls, to figure out what goes on your coffee table. That's the beautiful part about design that everyone is allowed to have an opinion and everyone should have an opinion, and hopefully when you're collaborating and that's really what he and I do in our own homes, two opinions are better than one. The project becomes more interesting, more thoughtful and more layered. So that's why we both keep our eye on the ball and just enjoy it. It's what we like to do on a Saturday.

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**FT:** Well, we look forward to that October issue and I assume there will be a nursery decorated in there as well. Right?

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**NB:** Yes and that was so hard not to share the nursery because for me on all of my social media channels – Facebook, Instagram, Twitter – everyone was like, “Please, please show us the nursery.” But we have promised it to Architectural Digest along with the rest of the apartment and I think it's really special. I've never seen a nursery like it.

[00:12:36]

**FT:** Nate, when you had me on your show a few times, you were very – what made you stand out, one of the things was that you really were in-tune to your audiences' need to save money. Whether it was in the designs that you would suggest and show that were very affordable, to even having couples on that were having issues with debt or wanting to save money. I thought that was a really great way to be in touch with your audience.

I'm curious, this show is about money and my audience loves hearing from entrepreneurs and people that they admire about your money story. Starting with or if you had one, a financial philosophy. Something that has carried you through perhaps building your business and even now as a husband, as a dad, what is your financial philosophy?

[00:13:34]

**NB:** My financial philosophy and it has really never evolved from day one. I always noticed and believed and still believe that there's a lot of fear that people have around money – not having it, spending it on the wrong things, losing it, making bad decisions and I think that that theory is really paralyzing. My decision when I started my design firm at 22-years-old in Chicago, was I'm not going to be afraid of money, I'm not going to be afraid of having it, I'm not going to be afraid of earning it, I'm not going to be afraid of making a mistake with it, I'm going to just be very aware and I'm also going to take the risks that I think and I truly believe will pay off for me.

Some of them have worked and some of them haven't, but I think when we approach money with this anxiety, there's that old saying, "You always get what you fear." I think that that can be true with finances, as well as with anything in life.

[00:14:43]

**FT:** Did you witness this growing up, this anxiety, this fear? Because I'm curious as an adult if this was something that you were so conscious about. Maybe it was something that you observed as a kid?

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**NB:** My parents weren't fearful about money. They were comfortable, which we were very fortunate, but they weren't afraid to take a risk with money or reach for real estate and have things be tight for a little while. They weren't afraid to invest, I think in their ideas and in themselves. I think that that lesson was the genesis of the lesson for me where my mother was an interior designer and an artist, and when she started a jewelry line, she went and bought what she needed for it and she wasn't afraid that it would never sell or wasn't afraid that she won't be able to do it well. She's just sort of went forward. There was an intrepidity about both of my parents around finances.

Again, sometimes that works and sometimes it doesn't, but I think that for me, for instance, I've sacrificed to buy the next apartment or renovate the next house personally and I've always been very clear on how I wanted to live and what it would cost in order to live that way. I recognized that it's not universal and I certainly did connect to my audience and understand that no matter who you are, you have a budget. It may be unfathomable to somebody what one's person's budget is, how much or how little, but the truth is that everybody, everyone is to lose money and give money away. But I really do think that if you can get your brain around it emotionally, if you can contain the fear around not having money, the chances are you're going to pave the way for yourself to be more successful.

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**FT:** Yes, it's similar to what some of my guest have shared with me on the show. It's that you want to live in a world where you recognize that the world is abundant. It's a choice. You can decide to see that way.

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**NB:** Absolutely. Truthfully, I've always said that there's two types of people in the world – the people who operate from a place of fear, or the people who operate from a place of abundance. You know right away when you meet somebody, is they're coming from a place of fear. There's a lack of confidence, they're suspicious of other people, there's lots of traits and behaviors that are fear-based. They're never wrong, they never make a mistake, they live in fear of making a mistake versus somebody who is vulnerable and comes from a place of abundance, “If I make a mistake, I'll figure it out. I'll be able to handle the consequences. I'll move forward. I'll admit my shortcomings. I'll be open about the mistakes I've made so other people may learn from them.” And I think that vulnerability, Brené Brown who's a clinical researcher from the University of Houston and quite brilliant, the TED talk called The Power of Vulnerability and she stated in the talk that vulnerability is the birthplace of creativity. We have to be vulnerable to be creative. I think to be successful, you also have to be vulnerable.

[00:18:19]

**FT:** I totally agree and Brené, like you is a friend of Oprah and I want to talk about that for a little bit if I may because I think we always – in all our lives little Oprah might fall and in your life, it was where you were very young starting out with your design firm and I believe I read that one of her producers came to one of your openings and one thing lead to another and you went on her show. If you can talk a bit about that relationship that you have with Oprah, the greatest lesson you've learned from her and just indulge us if you may for a little bit, Nate. You're like 1 degree away from Oprah at this point for all of us. We'd love...

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**NB:** Exactly, 1 degree from Oprah and 30 from Kevin Bacon. The relationships that I had with Oprah and her show lasted for – it sort of lasts until today – The Oprah Winfrey Show ended a

few years ago, but it was great timing for everyone involved. HDTV was just launching, design was sort of starting to get some buzz on television, makeovers have just started and it did happen that way. I'm now one of the producers at an art opening that I was having in my gallery space in Chicago at the time and one thing lead to another. It was very organic and about about a year later, one of the producers, not the woman I met, called and said, "We're wondering if you would be interested in doing a small space makeover in Boston for the show?" And I said, "Sure. It sounds like fun. When is it?" They said, "Tomorrow. You need to get on a plane in an hour and I was like, "Whoa, hold on."

We were able to actually take the excitement from the situation and channel that into making some productive decisions, contacting some national home improvement chains and finding out who we could have performed the work on such short notice, would they be interested in being involved in the show? Again, this is back in the early days. This is we're all working off of Android flip phones, there is no Blackberry. We were trying to organize the details for a renovation that was 1,500 miles away. In the end it worked out great and the audience really responded to it, and Oprah lifted my hand and said, "Nate Berkus, remember his name." I knew at that moment that I had sort of a big responsibility and that I was also being given a huge gift, that what I love to do which is transform spaces would now have the opportunity to be seen by millions of people around the world.

I took that responsibility very seriously. In over 150 makeovers through the course of The Oprah Show, I behaved from a work ethic standpoint, the same way in the last that I did in the first. Because you're really only as good as your last body of work and I don't believe in resting on your laurels, I don't believe that our reputations should perceive us in terms of our work lives and how people should evaluate us. Since I was going on national television on such a fantastic – not only large but spiritual, and emotional, and layered platform that The Oprah Winfrey Show was and meaningful platform, I knew that I had to tow the line and just show up every single time with the same amount of enthusiasm, the same amount of creativity and the same amount of effort.

Needless to say the relationship lasted I think as long as it did because I had a terrific relationship with my production team and we were able to evolve as the world evolved around design TV, where we would call a company and ask for a sofa. The first couple of times we did

makeovers on Oprah and they'd say, "Oh, we can't get that to you." Of course by the end, people were like – my office was filled with catalogs, with people hoping that we would put their sofa on the show.

It was great for a number of reasons, most of all I think a lot of people like myself who have fancy residential design firms don't get the opportunity to meet people all over the country and understand the power of transforming a space, and how people really will live in that. That I think is – to go back to your earlier very generous statement about my own connection to my audience of my day time talk show – that's where that came from. Because I recognized that if I was going to be a guy out there designing pillows and somebody at the end of the month have an extra \$25 to spend, then they chose to spend that \$25 on something that I designed, that was a responsibility that I wanted to take seriously. That's why the quality of the collection is what it is at Target. That's why I sort of moved through the world aware of the fact that when you put things into the marketplace, they have to deliver what you said that they will.

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**FT:** You mentioned earlier, Nate, that after 20 years of building your business, you look back and there were some kinks to work out. What was one that maybe had a financial bend to it, that was like a financial issue? I ask my guest this question often, which is name a financial failure of sorts that you experience, what did you learn from it? If you have a story like that, we'd love to hear and if not, something of that nature where you had a financial kink to iron out and how did you deal with it?

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**NB:** First of all, running a design firm is I would say half creative, half administrative in financial. I think the biggest mistake that I made when I started my firm was I believed that I could do it all. I believed that I could come up with this incredibly creative and beautiful solution for somebody's living room and have my accounting be perfect as well. It was probably into my very first design project where I was like, "This is a train wreck. I can't add. I'm terrible with math and I have no business doing this." I'm the guy that should be looking at the lines of the furniture, the scale and what pieces should come in, and what pieces of the clients should go and I need help. I

need somebody who's got a really great mathematical brain to be like, "No, no, no. This is how it works."

Strangely enough, the accountant in Chicago who incorporated my company 20 years ago, the articles of incorporation have his name on them is still my accountant today.

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**FT:** Wow, you pick 'em good.

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**NB:** I guess I do.

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**FT:** That's really impressive because I've probably fired two accountants in just five years. It's really hard to find people you can trust with your money.

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**NB:** Farnoosh, I have to tell you with all due respect, I would never be your accountant.

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**FT:** I guess...

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**NB:** That sounds like the worst job in the world.

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**FT:** Oh. I guess it's part of a compliment that you just gave me.

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**NB:** It is a huge compliment. I'd be terrified.

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**FT:** Thank you. But seriously, I guess it's like we segue just into another good money question, which is that how do you feel people who are going to help you with your money? I'm sure you've got a few people helping you with your business and your investments. So how do you judge character?

[00:26:01]

**NB:** That is a really scary question in the days of post-Madoff and all these situations. I do it the same way take a dermatologist and a nanny. It's through word of mouth, and through my gut instinct, and through the references that I check, so my finances are run by Keith Bloomfield who is at Forbes Financial in New York. We have a very open honest dialog constantly. He tells me what he thinks I can do and what I can't. He's also a personal friend. I chose to work with him based on our relationship and watching him do things for other people that I'm friends with, that I'm able to have open conversations with about how he performs for them and I think you just do the best that you can, to just cross the t's and dot the i's in terms of checking the references and the past performance.

[00:27:06]

**FT:** Let's talk about habits. What's a good financial habit that you practice? It doesn't have to be everyday, but it is something that you practice with consciousness.

[00:27:16]

**NB:** This is probably the most minor thing but it elevates my consciousness about money. I cannot have the bills in my wallet be disorganized. They all have to be facing the same way and they all have to be in order in terms of the bills. It's interesting because when you take money out from an ATM or when somebody gives you change, it takes that beat to put the ones together, and the fives together, and the 20's in the back and make sure they're all facing the same direction. But I've always believed that if you're not organized with your money, it's a sign of not respecting your money.

Every time I do that, which is multiple times a day, whenever you buy something with cash, or take money out of the bank, whenever I do that it reminds me how important it is to respect money.

[00:28:15]

**FT:** I need to do that more often because I find myself in line at Starbucks and they're very nice at Starbucks, but there's a huge line of people behind you. I feel this need to just get out after I make my order and just shove the money in my purse, or in my pocket, or in my wallet. You know what? It does bother me because I'm not...

[00:28:34]

**NB:** Yes. It bothers me because it's disrespectful to money. I think I'll step aside and let the person in line behind me do it, but I'll hold the money by hand until I can put it away correctly. It's funny because I'm always on Jeremiah about that, too. I'm like, "Listen, you can't just shove money in your jeans."

[00:28:52]

**FT:** I love that tip.

[00:28:53]

**NB:** "There shouldn't be any money in your laundry ever."

[00:28:54]

**FT:** No one has ever said this to me although I've heard around that there are people who literally iron their money.

[00:29:02]

**NB:** Well, I'm never doing that.

[00:29:04]

**FT:** Yes. At that point you're like, "What's my time really worth?"

[00:29:08]

**NB:** Yes, exactly.

[00:29:09]

**FT:** Let's do some So Money fill in the blanks. You've been such a fun guest, Nate. I'd love to get your stream of consciousness answers to these senses that they're sort of these fill in the blanks that I created. The first one is, if I won the lottery tomorrow – let's say you won \$100,000,000 – the first thing I would do is \_\_\_\_\_.

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**NB:** Pay my taxes.

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**FT:** Okay.

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**NB:** That would be [\$150,000].

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**FT:** That's the first thing. That's good, "We're done. Moving on."

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**NB:** Yes, that's it.

[00:29:37]

**FT:** Then whatever is left, maybe you'd get them a nice dinner.

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**NB:** Exactly.

[00:29:42]

**FT:** One thing that I spend on that makes my life easier or better is \_\_\_\_\_.

[00:29:47]

**NB:** Help. We have a nanny for our daughter who is literally worth her weight in gold. I really am very conscious of how much time I devote to different things because if it cost me more to do something and I could be shifting my focus on to something else, then I'm happy to pay someone to do it.

[00:30:09]

**FT:** One thing that I splurge on or my biggest guilty pleasure is \_\_\_\_\_.

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**NB:** Furniture and decoration.

[00:30:17]

**FT:** Where do you find your stuff?

[00:30:20]

**NB:** I find it all over. I look on 1stdibs, in fact I buy so many things that now I have my own store front on 1stdibs, so I sold the things I don't want anymore. But I am constantly searching and quite honestly, when that moment hits for me, when I discover a new artist or a painter, when I find a new ceramicist new to me from the '50s or something and I really connect to something, I pretty much have to have it.

[00:30:51]

**FT:** One thing I wish I had known about money growing up is \_\_\_\_\_.

[00:31:00]

**NB:** My parents were pretty good preparing me, I have to say. I don't have an answer for that one.

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**FT:** Yes, they did a really awesome job.

[00:31:07]

**NB:** I think so.

[00:31:09]

**FT:** When I donate money, I like to give to \_\_\_\_\_ because \_\_\_\_\_.

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**NB:** I do give a lot of money away, but I think my favorite place to give money to is No Kill Animal Shelters. I have a whole connection to one of the first No Kill Animal Shelters in Chicago called Pets Are Worth Saving. A lot of the things that I do like if I'm asked to be on Hollywood Game Night for instance or there's a lot of things where people ask you to be involved in something, but you don't really win money, you win the opportunity to donate what you win to a cause of your choice – those are usually frontrunners, but I try and spread it out.

[00:31:58]

**FT:** And last but not least, I'm Nate Berkus, I'm So Money because \_\_\_\_\_.

[00:32:04]

**NB:** Because I keep my wallet organized.

[00:32:06]

**FT:** Yes, short of ironing your bills, you keep them straight and organized. We love that and I think that's a really important tip. I need to do that, I need to be more conscious about that. It's getting out of hand. I have a 1-year-old as well, or your baby is less than a year. She was born this year?

[00:32:22]

**NB:** Right. She's almost five months.

[00:32:24]

**FT:** Five months. Any teeth yet?

[00:32:26]

**NB:** No but she has her finger in her mouth 18 hours a day, so we know they're coming.

[00:32:31]

**FT:** Yes, they're coming soon. So cute. Well, Nate, thank you so much for joining me and wishing you – I don't know again how this year could get any better, but we'll be looking out for that Architectural Digest issue and looking forward to seeing the story that your home tells. Thank you so much.

[00:32:48]

**NB:** Thank you so much, Farnoosh and I may call you back for financial advice about the Tooth Fairy. Don't go away.

[00:32:53]

**FT:** Yes, I have to think about that one, too. All right, I'll be here. I'll be on standby.

[00:32:58]

**NB:** Excellent. Thanks so much. Great to talk to you.

[00:33:00]

**FT:** Take care. Bye bye.

Thanks so much to Nate Berkus for joining me on the show today. To learn more about Nate and follow him, please check out his website [Nateberkus.com](http://Nateberkus.com). He's also on Twitter at [@Nateberkus](https://twitter.com/Nateberkus). All this information at [Somoneypodcast.com](http://Somoneypodcast.com) where you can grab the transcript from this interview, as well as the comments and there you can also – many things you can do on [Somoneypodcast.com](http://Somoneypodcast.com). You could leave me a question. Every Saturday and Sunday I answer your questions – money questions, career questions, whatever. It's your chance to ask me anything, really, and I take every question seriously.

So, I would love to hear from you and if you want a special 15-minute one-on-one with me, I give away one a week and the way that I determine who gets this is I go on to iTunes and I see who has left a new review for the show. If you would like to connect with me one-on-one for a free 15-minute money blitz over Skype, leave me a review and hopefully we will connect.

Thanks again to my guest Nate Berkus and for you to tuning in. Hope your Monday is So Money.

[END]