

EPISODE 676

[INTRODUCTION]

[0:00:35.9]

FT: Welcome back to So Money, everyone. I'm your host Farnoosh Torabi, our guest today is Isa Herrera. Health is wealth, right? Many of you have New Year's resolutions to be healthier in 2018 so I thought to bring on a guest today who is an expert on, particularly, pelvic relief. It's a little sensitive, a little private of a topic, sometimes, we don't talk about this, this issue's very openly, both as men and women particularly us moms after having babies, this can be an area of tension and pain but as Isa says, "If your pelvis isn't healthy, your money can't be healthy."

What's that correlation about? She explains. Isa is a licensed physical therapist, she's also an expert in women's health. She's the founder of pelvicpainrelief.com which is an online educational portal. She also has a healing center here in the city. She is the author of five books on the topic of women's health and she says that her passion for pelvic health was born from her own personal hardships after the birth of her first daughter, Ella. Isa also talks about the benefits of growing up poor, the childhood experiences that transformed her relationship with money and has benefited her as an entrepreneur and as someone who is very So Money.

Here is Isa Herrera.

[INTERVIEW]

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FT: Isa Herrera, welcome to So Money my friend. How are you? Happy New Year.

[0:01:59.3]

IH: Thank you. I am super excited to be here today, thank you so much for having me on. Love, love your podcast.

[0:02:08.3]

FT: Thank you, well I have to say, you know, it's been a long time coming we've been running in to each other quite often. We had always so much to talk about whether it's work or kids or school and just life in general and I just like you, so I just wanted to have you on the show because also, you - what you do your work is very important and it really hit home for me, too, as somebody who has had two children, I'm a woman and I get everything you're talking about and I think your area of concentration is - I'll have you explain it but I sort of feel like it's the topic that nobody talks about but really, we all need this and there's - I don't know what would you say there's like, it's like people probably come to with like a secret and they have this issue and they whisper and you're just being loud and proud about it.

So, tell us about first, your work as a professional pelvic health expert and you have books and courses and you really are creating such a movement around this, it's great.

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IH: Thank you, thank you, I really appreciate those kind words, you know, they say when lightning strikes, you know, you either, you know, fall down with it or you get yourself up and you keep on walking, right? And, after I had my daughter I mean, all hell broke loose in my pelvis and I tell everyone if I had the most amazing perfect birth, which by the way was magnificent don't get me wrong, I still would have been like, you know, you're PT at The Reebok Sports Club which you know I work there, and after the birth of my daughter I was like, it was like the awakening, the awakening, and I knew that I wasn't the only person who had this issue and, you know, when I was thinking about your podcast I'm like, "How are we going to, you know, how is this going to work?"

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FT: How are we going to transition? From pelvic, breasts to financial thrusts?

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IH: But, let me tell you something, if the pelvis is not working right, if women don't feel in their power completely and fully, if they don't feel totally in their game, it affects the finances 100%. It affects everything.

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FT: You mean when you laugh and suddenly you're peeing?

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IH: And, you're at a meeting and you're trying to hold – go through the whole meeting and your bladder is saying I need to go pee. I treat a lot of CEOs in New York City and one of the reasons that drives them to me is that they can't sit through a meeting, you know, because everything is so messed up in their pelvis.

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FT: Wow, you're right, I mean, it - not to downplay it but being a woman is complicated it – there are more layers of complexity to being a woman at work than there are - I mean, I'll just say it and there are probably being a man. I mean just physiologically, biologically, we are the ones who have to take time off from work to have the babies which sets us back in terms of our profession, sometimes, often, and then when we're back at work, we're not a 100% and that impacts our ability to rise at work and to do the work. I'm really curious about this perspective that you have. So female CEOs come in to you because they are having pelvic issues and cannot work as a result of it.

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IH: Absolutely and the other thing that happens with - me I treat a lot of like super, you know, powerful individuals and one of the other things that they come to see me is because they have so much stress and, you know, their coping mechanisms maybe are not what they should be for whatever reason and this stress collects in their pelvis, and so, they sort of, like shuts them

down because they go to work maybe they've had a baby maybe not, you know, some individuals I treat have no children, and they're sitting there and they're feeling like they're not connected because that for chakra which is the money-honey chakra, the creativity, right? It's shut down.

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FT: The Money Honey Chakra.

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IH: The Money Honey Chakra. And I was thinking about this, I was thinking of what are we going to talk about in this podcast? You know, and the complexities when you go back to work and then you have to sort of fake it. Everything is hunky-dory, everything feels great, "Oh look at me I'm so fabulous I have one breast - one child on my breast and I'm doing the desposition." I treat a lot of lawyers, you know, and it's sort of unfair that we can't own that part of our being, you know, that we have to go out there and we have to pretend like, you know, we just - everything is perfect and we're living in a man's world but no, we're actually living in a woman's world, you know?

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FT: Well, we're also living in a world, Isa, where we put our bodies last, you know, we - I think it was Arianna Huffington who was like, "We are more focused on recharging our cellphones than recharging our bodies." And to her point, like, we're not getting enough sleep, but to your point we're not really fixing our bodies appropriately either because we feel we don't have the time or we don't think it's as important as other things, we're not prioritizing it and also this is a very private matter, you know, who do you turn to? If you know Isa, that's one person but in general, like where could people go for support?

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IH: Absolutely, I mean the first person that most women should talk to, but the thing is that most doctors don't know even know about this topic or they're mostly concerned about, you know, what kind of birth control you're going to be on etc. It's really at that visit with your MD after you have a baby or your yearly check up. The problem is that even the doctors are not talking, everything is so hush-hush, there's so much shame around it, you know, we don't want to tell people that when we cough, sneeze or laugh we're leaking ourselves or that our sexual function is not what they should be or that we can't run after our kids or our grandchildren, you know?

And so I feel like, this conversation has to start really early on with the MD if possible but if not this organizations like my organization, and, you know, we have to internet now, you know, so women can really just research almost anything and not that it's always accurate because most of the information is not accurate, but women can really start to talk to other women about it instead of going to a group or having a mastermind and everything is perfect and listen, when people see me they're like, "I want to talk to her," you know.

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FT: Well, I have been in mom groups I mean I have been at birthday parties and a couple of moms - few moms will get together and they'll be like, "So, do you - can you," like, we'll talk about everything at present, Believe it or not and things like bladder and pelvic pain will come up and believe it or not, again these are women who work in New York City, they have great jobs, they run their households and they feel like they don't have resources, they're like, "My doctor is just trying to hook me up with this really expensive PT." Or, "I have to do all these abs or I have to get this surgery." Tell us about your approach to this. I mean, I know that it's multi-faceted but maybe if you could bust some myths even for us out there just to get us to really see some of the possibilities.

[0:09:10.1]

IH: I think one of the main myths that I want to bust is that, "You have to look at external to yourself for your own healing." You have to put your power into someone else's hands. And I don't believe that's true. I'm a true believer in partnership health care, I'm a believer that, if you come to me I tell you what to do and it is up to you to do it, you know, and to - and it's the proper

of course, information but, you know, I think sometimes so many, you know, we want a quick fix, you know, we sometimes just have the quick fix mindset and we'll take a med that the doctor recommend so we'll take some kind – we will do surgery that's definitely not going to work, I'm going to tell you that right now and we forget that really, intuitively we know what our bodies need, you know. So, for me it's kind of like, "Well, how can I awaken the doctor within you and how can I give you the information that you need so then you can then carry on these exercises?" It's not like rocket science and that's not complicated, you know? It's simple work, it just has to get done.

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FT: But it's work and it's consistent work and, find a busy mom out there, I don't know. One more thing there is schedule. We always put ourselves last, can we talk about that? Women, we put ourselves last, which is why we are the most amazing creatures on the planet because we put everyone else first and every other thing first but how do you prioritize yourself?

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IH: I think one of the things that we have to remember as women and this is one of my big, sort of, how do I say, my values is that we are the spears of our families and if we're not in our game that we are not 100% then it's going to trickle down to our children and our families. And so, for me, I make it simple, you know, couple it with something you do every day, you know, like, if I know people watching TV I'm like, "Girl, if you got time to watch tv, you have time to work on your body."

Do it at the same time. If you're checking, if you're Facebook more than you should be and I ask you to do a whole analysis of people's behaviors, because I know they tell me they have no time but actually they just not using their time properly so I do a lot of like, "Well, have you checked your emails? I want you to do this exercise and this stretch. If you are cooking then I want you to do this, if you are, you know, waiting at a meeting I want you to do this three things to maybe, charge yourself up so you feel more confident." So, for me it's not so much about stopping your life but how do you incorporate the exercises in to your life. So that you are more successful in all aspects of your body, you know, your body, your spirit, your soul, the whole thing, you know.

[00:11:44]

FT: Well, if you are in Facebook, be sure to be watching Isa at her next Facebook live stream. That's one way to marry two activities in to one. You – when I met you Isa you had talked about how you left this very successful Manhattan practice. I don't remember if it was burnout or you just felt like you had done everything you could do possibly in that approach of doing your business and now you're very much more independent doing online courses being more scaling, really, I mean, because you can only see so many patients when you have a physical brick and mortar clinic, but let's talk about your own personal journey, your transition to finding, you know, financial harmony in your life, career harmony, are you happier these days? I think you are.

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IH: Oh, 100% listen, I was running a very lucrative practice on Madison Avenue for over a decade. I had a huge staff and, you know, they say that sometimes, you know, lightning strikes you once and you might learn but when it strikes you a second time you better wake up and I got –

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FT: You got to move.

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IH: You got to move and I was going to work and I had this feeling inside but, you know, we're taught, especially that give your CEO, just bury it, go on, keep moving, keep doing what it is that you have to do, so many people rely on you, you know, you have a huge staff, you have a very, you know, busy, successful practice, why would you ever want to give that up? Why would you ever want to start over again? And I knew that I wanted to bring my message to a more global audience. I wanted to reach, you know, the millions, I didn't – I want to - I always wanted to do some ever since I was a child, I knew that my mission was always to work with women. I knew

that when I was three years old. I knew I was going to be a doctor. I actually went to medical school, that didn't work out I didn't like it but long story short, you know, I had this feeling and then I got ill and then I hurt my shoulder and I went to work one day and I'm like, "I'm done," I said. I'm going to pivot and –

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FT: What happened? What kind of a day was that?

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IH: It was a very crazy day, everybody around me was really nervous, everybody thought that I had lost my mind. You know when you make a decision, all of a sudden everybody is like, "What are you doing? You're not feeling well maybe you need to go home." "No," I said, "No, I'm feeling very well. I'm feeling extremely well." You know, and I sat everybody down and I said "I'm going to give you x number of days to, you know, like three months, four months." I didn't do a better way and my list was up. So, I knew that it was like all the signs were there for the change but sometimes as women we're so afraid You know, we do this style, we stand aside as, if you're making a lot of money sometimes as called the golden handcuffs and I definitely had those handcuffs you know, and that day was very weird.

I think everybody was really nervous and I think everybody thought that I had just lost my mind including my mother, my family, because a lot of, you know, I had people who rely on me for financial support, you know, so that was going to change and that was it and then I just sat and then I just gave them time and I did it the right way I make sure everybody had a job I was very humane about it. I didn't want to go and then be so corporate and say, "Okay, we're closed down, lock it up" And even my colleague was like, "Just lock it down" And I'm like, " No, I don't want to do that."

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FT: Interesting, people thought you'd lost your mind but you had actually found your sanity.

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IH: Yeah, I did.

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FT: And so, the clouds parted, you realize I – they - first of all, this can – this pace cannot continue because you were probably feeling physically –

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IH: Oh, absolutely.

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FT: And now you – so tell us about take – fast forward us tell us where you are today I want you to brag a little bit about some of the ways that you're reaching out to people and making an impact and I don't want to talk about money, because I know you're a mom, you're very strong-willed, I'm really - you've known you wanted to be a doctor since you were three, I mean, you're an interesting person and so I want to know where your financial beliefs lay – lie and then talk more about the money mindsets that you have but tell us about your course, your book, all of it.

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IH: Well, my book *Female Pelvic Alchemy* was just blacklisted by Amazon which I think –

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FT: Why? What the?

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IH: Exactly, because I have no idea, because maybe the word 'energizing your sex life', 'loving your lady parts', so they - it's very difficult to get but you can still get it you have to allow 'adult cookie', and what I wanted to do was I wanted to bring healing in to every woman's home, you know, like I want to be part of like, you know, part of the - part of what's happening in the world especially with all the me too, that's going on and I thought this time –

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FT: Can I interrupt you? Because *Ending Male Pelvic Pain* is on Amazon.

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IH: Yeah, but that one they didn't blacklist.

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FT: Oh, but that's you – Okay, nevermind.

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IH: That's my book.

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IH: I have five books.

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FT: Yeah, but still didn't blacklist that because it's for the guys.

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IH: Exactly, so anyway I'm still working with my publisher on how we're going to fix that.

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FT: But, I see it now *Female Pelvic Alchemy*, I actually see it when I Google your last name in Amazon.

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IH: Maybe, I'm not sure why you see it. Usually you have to allow an adult cookie to see it.

[0:17:10.9]

FT: Maybe I have an adult cookie maybe I have a dirty computer, I don't know.

[0:17:17.7]

IH: We all do. Now we do if you want my book you have to have one.

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FT: You are dirty-minded, I don't know.

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IH: So, you know, when I realized how many women actually needed the work. I mean, there's 30 million women suffering in the U.S. alone with pelvic dysfunction, 50% of women have incontinence, another 49 have pelvic organ prolapse and this is a lot of women out there and I was like, "You know what? I want to do something where I can empower them at least they can have the proper conversation." You know, because they'll have the information that they need if they're going to seek additional care so I took me two years I don't know what the hell I was doing but, I want to create an online program because that's the way to reach a lot of women. So, I created my online program and then once I started to do my online program, the women were telling me they needed more physical therapists and MDs to do the work.

I'm like, "Oh wow." So then, I created a professional, sort of pillar so I have two pillars; one for the women and one for the professionals because I feel that a lot of professionals they need to know about this work even if they're not doing the work they should be able to advise their patients and their clients where to get the right advice and where to go. So, I created these two pillars and in the beginning I tell you I had no idea what the hell I was doing, you know, but sometimes they say that ignorant is bliss, right? Because you just take a chance, you just go for it, but you know, online entrepreneurship is actually very difficult, you know, it takes a lot of working at it, getting the messaging right, getting the branding right, and so now I feel like, everything is - all the ducks all the - what do you call it? Ducks? or something? everything is in order.

[0:19:06.3]

FT: Yeah, you're talking to the last person on earth you want to confirm idioms with. I'm - it is, I'm famously terrible at idioms. I think it's ducks in a row but all of my listeners weigh in but I'm the worst. My husband actually wants to make fun of me about it because he needs something to make fun of me with. I mean, I'm not totally perfect.

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IH: I believe that.

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FT: No, but yes, getting your ducks in a row, that I know because I use it a lot, what I know.

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IH: So, two years to get that those ducks in a row.

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FT: Yeah, so, I believe if you have access to Amazon you should be able to access *Female Pelvic Alchemy* you cannot get it now it's on paperback and your course, is it an evergreen course? Can anyone just jump on and take it?

[0:19:58.2]

IH: Well, eventually, yeah, eventually they will be but for this course what I love, what really jazzes me up and I do it as much for me as I do it for the women. I love to have the mastery part where I get them on a classroom and I'm doing this educational forms with them. So, the one that's opening in January is the mastery where you have access to me and to any questions you may have so that's the mastery program so that is so completely - you do the work and then we get together so I love that.

And, after that part we go a little bit more evergreen because people needed when they needed, they can't wait for Isa to open up enrollment. If you have an issue you need to solve it right there and then that's one of the things that I've learned. The course of this -

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FT: You're not going to be like - "Oh, in six months I might need this," right? You need it when you need it.

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IH: You need it when you need it and so now the big launch is happening in January and I'm super excited and I started the process and I'm just going to hold because I know that this messaging right now more than ever is needed in this class now more than ever is needed and women are just going to feel so completely and fully alive and connected, and vibrant.

That's what I want to bring out there to the world. I feel like it's so important for women to really feel this power. It trickles down to everything and sometimes everything is so perfect but we're not talking about what's happening in our pelvises because whatever shame or guilt, or -

because we put ourselves last but I'm here to say that those days are over that right now what's needed in the world is for women to come up and to put themselves first in their own list.

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FT: Yeah, if there's no other - if you're trying to come up with a 2018 resolution, let that just at least be it, to just put yourself first for a change. Isa, tell me about how you go about thinking about money, what's your money mindset? Do you have maybe a money mantra or financial -

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IH: My money-mantra is "make half, spend half," which is probably not great but it's - my mantra is one thing I like to live in the mindset of abundance and I feel that whatever kind of money you're making if that's what really you resonate with and you give. Sometimes what I want to make is that with somebody else wants to make right? I think we have to - what I advise my patients believe it or not I do advice on this is kind of like what makes you comfortable, what is you're striving for? Where do you want to be with your money situation?

I find it that people say, "Oh, I can't afford to come and see you." I'm like, "Yes, you can," you just decided you didn't want to put your money in this area, right? I'm like, my money mindset is that there's enough, that there's abundance and that we focus on the abundance and of course you have to have a really good financial broker which I do and an accountant which I do and I do a budget where I try to stick with my budget and if I'm not making what I'm making that month, I don't panic. I don't take the kid out of private school though I probably should.

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FT: Why don't you panic? Because you know that the world is abundant, you'll have the money next month.

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IH: Yeah, because I know that I have never lacked. I mean I grew up very, very poor, extremely poor. When I was in the fourth grade this is when I knew that I will always make my own way. I wanted to go to a trip to the liberty bell and my mom said it was the fourth grade graduation and she goes, "You can't go because we can't afford it." I was between feeding my brothers and sisters or sending me to this trip and she told me no.

And, I'm like, "No way in hell am I ever going to let money stop me from achieving my dreams." And, I went in I collected, I saw somebody collecting cans and I told my mom, "What is that person doing?" And, she goes, "They're collecting cans and they're going to bring them in and they're going to get money for that." I collected cans for four months and I got the money to go on this trip.

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FT: Were you from the Philly area

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IH: No from Brooklyn!

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FT: Because I'm thinking Liberty Bell isn't that in Philadelphia?

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IH: Yeah, it is but that was a school trip and you had to pay for the bus, you had to pay to stay there. It was a big expense. It wasn't like -

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FT: You made it you were in fourth grade.

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IH: Yeah, and that's when I knew that, if you set your mind to it and you want something you have to go out there, you have to hustle. If you want good health you have to put the time in. Sometimes you have to put the money in to work with the top person but you have to make that effort and if it doesn't work out that's fine but at least you put that effort out there and it doesn't have to be perfect effort. It just has to be effort, it has to be something that, that you know at the end of the day that you did a great thing, that you went to see it and you're satisfied with what it was that you accomplished that day.

To me, I want to go to bed and I want to feel like I did something to propel my message of female healing forward and for my family too.

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FT: I mean, so that answers the other question that I had which was what was an experience in your childhood that impacted your adult view on money? I think that captures it really well. I mean that you wanting to go to that field trip and making the money on your own. What did your mom say when you made the money? Was she, did you have a conversation about it?

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IH: Oh, she was so proud and she felt really bad I can tell she felt bad and I was like, "Don't worry ma, this is going to work out. It's going to work out and I'm giving my mom, a healing in at eight grade, what I mean when I was eight and she was like this is what it means when you want something, how you have to go out there and get it and she always stressed it, education was the way out for people who grew up like me in the ghetto with no money, with nothing.

And, she always said make sure that you finish school and I was the first one to graduate high school in my family and I was the first one to go to college and then after me it was just like a trickle, my nephews started going to college, my sister went to college, everybody was graduating because sometimes they have to see that there's the possibility of something different for their lives. I'm not saying that I was the one that did that but I knew that I was the

oldest and I knew that I needed to - I just didn't want to live that way. I wanted to get out of there as soon as I could.

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FT: And, education was the way, 100%

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IH: 100%

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FT: Sometimes people will ask me, "When you do these interviews and you interview all of these people does it - is there a correlation between those who are very successful today and the fact that maybe they grew up with below average means or grew up in poverty." Are you grateful for the adversity, the financial adversity that you have, you had as a child or do you kind of sometimes think that it could've been better and you could've benefited more from that.

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IH: No, I never look back and regret because it serves no purpose. It really doesn't, what I realized was thank god that I had that experience because it shapes me in to the person that I was, it shaped my family. We're all like really professionals and we're all like after making out our lives and for me when I thought about being sometimes it was embarrassing when you didn't have to write designer shoes, the little t-shirts with the little logos on it but when I look back at it now I'm actually really grateful for it because it shaped me in to thinking that there is the possibility of everything that life is really open. And then, you're the only one that can really mess your self up.

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FT: Who taught you that?

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IH: I think maybe my mom taught me that. I would say she thought me that. Yeah, because she pushed me to the brink of exhaustion -

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FT: She made you work for it.

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IH: Oh, I worked for that like you wouldn't believe and then she said you're going to the medical school and so I followed her dream and then I got to medical school and I was there and I'm like I don't even like this. I don't even want to do this.

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FT: So many people do that, I think we get pushed in to corners and tracks, and journeys like especially when it comes to school. Why am I in law school? Because my mom really wanted me to become a lawyer well that's great but there are other ways to find happiness in life. Yeah, but we're all want to please our momma's.

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IH: I know, I know. I want to write a book I think that's something like "Women, Money and our Mothers," or something like that because it all goes back to mom or your mom equivalent, or maybe it's your dad, or maybe it's like - there is someone in your life that you've always wanted to please and it's been really difficult sometimes to earn that appreciation and that recognition and so that informs and reflects upon all the other decisions that you make, it's very intertwined on anyway just my random using of the day.

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FT: No, no, no I think you should do it.

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IH: I think and I don't know, the 21st century, I think it would be amazing, you should do it because it's such an important topic, when you think about how you find answers or actually influence and who influenced them and I'm very careful with my daughter about the kind of mindset that I set forth about money. Because I don't want her growing up like she has more you know what I mean?

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FT: Well, yeah I mean I just talked to Lauren Slayton who is a nutritionist on this podcast before the end of the year and she has two children in New York City. I'm always fascinated by parents. I'm a parent now in New York City. They're very young. They haven't yet to be influenced by other people's economic lives but how do you raise grand children in New York City?

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IH: Well, one of the main things is that you have to earn their keep in a way. You have to go back to sort of like you want that product, you want that thing then let's do some chores around the house. Let me - you do this chore and you get this and then sometimes I have to say, this is something that even if I can afford it I just suddenly know this is something that it's not a value for you right now, why is it that you need this particular product like she wants this Korean skin care it's like two hundred bucks I mean, yeah, it's not a lot of money I know it for some people but - and I looked to her I'm like what is it about this skin care and then I go deep to what it is that she actually is searching for and what's making her uncomfortable because money is just a unit of choice.

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FT: Right, is she trying to feel more beautiful or get more confidence and there are other ways to achieve that then to applying it.

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IH: Applying something to your face, right?

[00:32:00]

FT: Right, we've all been there though.

[00:32:03]

IH: Yeah, it's hard, it's really hard and so I looked at her Christmas list and that thing is on top of her list and I am really torn.

[00:32:12]

FT: Well, it's not at least not like make up, I mean she's young still but -

[00:32:14]

IH: Yeah, yeah, she's young it's true.

[00:32:17]

FT: Get her some nice SPF, get her on a good practice, a good habit of like good skin care kit. You know what, I don't think there's nothing wrong with having good skin care regimen maybe it's not the Korean products those are good but maybe start her off on something, I don't know more age appropriate, I don't know.

[00:32:35]

IH: I do, but I do is I do like I love essential oils for skin care. So, I said let's just do something like if you can eat it you should put it on your skin. If you can't -

[00:32:45]

FT: Spa day with you and your daughter like that's a good way to introduce something to her.

[00:32:50]

IH: Totally, I've already hooked her up with a spa day, she just doesn't know it. Yeah, everyday she goes to Korean spa thing. I'm like, "Oh man."

[00:33:00]

FT: There is some popular girl in school who's been talking about her Korean skin care regimen and it's like everybody else wants to do it now, I know. We are all prey to that so tell about your So Money moment Isa.

[00:33:17]

IH: I would suspect it was some -

[00:33:21]

FT: I would love to hear like after you left your practice and started working independently and doing more focus work on creating courses, books, etc. What was the So Money moment for you?

[00:33:31]

IH: So Money moment, I think the So Money moment for me was when I realized that things are not going to be the same. It's not going to be 100% perfect but it's going to take a little bit more work sometimes I thought what did I just do? Why did I do that? You know I had to practice, I

had the money, I had the prestige, I had it all to go and change to do something completely different at my age, which you know, I'm not a young chicken.

And so, for me that moment was, it was a moment like it's done, move forward and this is always what you've always wanted and sometimes when we're closest to what we want we do things to sabotage ourselves.

[00:34:25]

FT: Yes, oh my gosh. I got goosebumps as you said that.

[00:34:30]

IH: Yeah, and the thing is there I am getting what it is that I want and then feeling like, well, am I worthy? You get these things and you sort of think all these non sense in your brain but yeah, we are worthy of it. We are and the thing is and things are different and so what. So, we need to embrace the difference and sometimes I'm thinking oh man I'm not making my big dollars things are a little bit different but I am so much happier and you can't put a price on that.

[00:35:03]

FT: Maybe a good litmus test for whether you should pursue something in foreign territory is how scared are you? How much do you feel like you want to throw up if it's a lot then you probably should do it.

[00:35:15]

IH: And, I felt like everyday I wake up and I feel like throwing up.

[00:35:19]

FT: Well then, you know it's the right view.

[00:35:20]

IH: Totally, totally and it's -

[00:35:23]

FT: Isa, let's do some So Money fill in the blanks and also my son just walked in and he's playing.

[00:35:30]

IH: Hi.

[00:35:31]

FT: Come on say hi to Isa. He's become more of a recurring guest on the show.

[00:35:34]

IH: Oh, I love it.

[00:35:36]

FT: Say hi Evan.

[00:35:37]

IH: Hi Evan how are you?

[00:35:38]

FT: How was your day? Good. He's three years old. He gets home at 3:30 so sometimes I do podcasts at three and here we are Mr. Evan.

[00:35:48]

IH: Oh, so join us please hang out with us.

[00:35:51]

E: Evan.

[00:35:51]

IH: You're not Mr. Evan.

[00:35:54]

FT: Sorry, so who are you then?

[00:35:54]

E: Evan.

[00:35:55]

FT: Just Evan. Okay. Evan there you go. Sorry about that. Well, let's do some So Money fill in the blanks with Isa, okay. So, fill in the blank. If I won the lottery tomorrow the first thing I would do is?

[00:36:08]

IH: I would buy each person in my house, every one in my brothers and sisters and my mother's house.

[00:36:15]

FT: Yes, I'm with you on that. I dream about houses. I go to open houses for fun. I always read about listings, I just like to learn and imagine.

[00:36:24]

IH: Me too, I love real estate.

[00:36:27]

FT: Alright one thing I wish I had learned about money growing up is?

[00:36:31]

IH: How to save better? How to plan better? About stocks and bonds and stuff like that. I didn't learn that until I was like 40.

[00:36:39]

FT: And you know how to make it, just for sure.

[00:36:41]

IH: But I didn't know how to make it but I don't know how to invest it, how to prepare for retirement. Those kinds of things so I wish I had new, I have known that early on like in my 20s or teens.

[00:36:53]

FT: How about this?

[00:36:54]

E: I made something for Isa.

[00:36:54]

FT: You made something for Isa. He just drew you a paint, he just drew you something. You can't see it but.

[00:37:01]

IH: Oh, please come here a picture of it.

[00:37:02]

FT: As you are talking. How was the phone it is expired. I'll take a picture of it and send it to her okay.

IH: Thank you Evan.

[00:37:08]

FT: Thank you Evan. Alright, one thing that I spend on that makes my life easier or better is?

[00:37:15]

IH: Massages.

[00:37:18]

FT: Yes, you have to go-to masseuse?

[00:37:20]

IH: Yeah, I have a go to masseuse, I have several. I feel like self care is one thing that, I don't cheap out on self care man.

[00:37:28]

FT: Good for you, good for you. When I donate I like to give to 'blank' because?

[00:37:31]

IH: I like to give to women's organizations and I do like 'She's The First, actually -

[00:37:38]

FT: She was on my show, yes. Her name escapes me but she was on my show.

[00:37:43]

IH: Oh look it up. You know but I do like donating to women's organizations to propel them, just to empower women and I feel like education is the way so I like 'She's the First' and I've aligned myself with that organization.

[00:37:58]

FT: And not but not the least, I'm Isa Herrera, I'm So Money because?

[00:38:01]

IH: I'm So Money because I treat the Money-Honey Chakra.

[00:38:06]

FT: Money Honey Chakra, you need to trademark that or something that is -

[00:38:10]

IH: I just came out with that.

[00:38:12]

FT: You did? Well, I'll only take 10%,

[00:38:14]

IH: Please do.

[00:38:18]

FT: The Money Honey Chakra. Well, did we define it yet? What is the Money Honey Charkra?

[00:38:23]

IH: It's the first Chakra is the pelvic floor. The most important muscles in the female body and they're the relay station between the upper and the lower extremity. They have so many different functions but one of the functions on the energetic level is how safe and creative we are in the world and sometimes when the chakra is not doing well women feel out of sorts and when you're feeling out of sorts you're not going to go out there and make as much money as you can because you're not feeling in your power. So to me is that we restore the energetics and we restore those muscles. Women feel more completely integrated. And, when you have an integrated woman whose in their game and in her power. She's unstoppable.

[00:39:06]

FT: I love that. Thank you so much Isa Herrera for helping us find our money-honey Chakra wishing you a phenomenal New Year and thanks for coming in the show.

[00:39:17]

IH: Thank you Happy New Year to you too. Thank you so much.

[00:39:22]

[END]