

Disrupt Yourself Podcast

EPISODE 207: ASHLEY M. FOX

Welcome to the Disrupt Yourself podcast, where we provide strategies and advice for how to climb the S curve of Learning™ in your professional and personal life, stepping back from who you are to slingshot into who you want to be.

I'm your host, Whitney Johnson.

Before I introduce you to our guest today, a quick reminder that if you enjoy this podcast, please leave a five star review on Apple iTunes, if you haven't already, or share the podcast with someone who is also serious about growth. The podcast grows due to the algorithm and to word of mouth, so thank you for leaving reviews and sharing with your colleagues, friends, and family.

Today is an important episode. They're all important, but today we're talking about money, about disrupting our view of money.

Bob Proctor, who will be our guest in episode 208, has said, "Money allows you to extend the good you do, far beyond your physical presence." Money is a resource like time like education, and yet many of us are not comfortable talking about money, let alone talking about building a wealth.

To help us disrupt our view of money is Ashley M. Fox, a former Wall Street analyst and expert at financial education who has reached thousands of students in over 50 different schools and organizations across the United States. She's also a financial journalist for Black Enterprise magazine and has been featured on Jim Cramer's, The Street, Yahoo Finance, and Glamour magazine.

Whitney Johnson: Ashley, we're so happy to have you on the show today.

Ashley Fox: Thank you for having me.

Whitney Johnson: You run a very successful business called Empify and you teach, in this business, from what I understand, people about money and financial literacy. Can you tell us more?

Ashley Fox: Yes. So Empify is the word “empower” and “modify” merged together. When I created Empify, I realized I didn't want to just teach people about money, like it wasn't just about money, it was something so much more deeper. It was about the transformation of the mentality and relationship we have with money.

And so, previously working within my Wall Street career, my job was essentially was to keep rich people rich. If you had at least \$25 million or more, I worked with a team of individuals that helped manage your assets. And I learned a ton of information and by the time I'm working there, I get to where I'm making six figures, but when I would go home to Philly where I'm, where I'm from, people thought I had a lot of money and I realized that there was a big disconnect on how we thought about money, how we use our money, how we spent it and how we managed it. And I realized for something that we use every single day of our life, it's not taught within our school system. And if you don't come from money, chances are, you're not learning how to save, invest in, just how to learn, how to build wealth.

And you shouldn't have to go work in finance, major in finance, because I majored in finance and working at, going to Howard University. You shouldn't have to be exposed to finance through your major that you choose in college and not know how to build wealth.

And I felt like a lot of the tools and resources, our Wall Street clients got, I didn't get growing up. My friends and family didn't get growing up, but because they had at least \$25 million, they got access to information. And so, I left my Wall Street career with the intent that I want to alter how we perceive wealth in this country.

And I want to give people access to the information Wall Street gives its wealthy clients, but give it to people who don't come from money, give it to people who have a desire to obtain wealth, just don't know how to go about doing it.

So, I remember being in New York. It's like, “Okay, who are you to the world? Outline all the words, the adjectives, everything that would describe who you are and what you want to be for the world.” And I wrote down “change.” I wrote down “elevate.” I wrote down “empower.” I wrote down “modify.” I wrote down “money.” I wrote “wealth.” And it was like, “Okay, how do I tie all these things together and create a word that no one has ever seen before? Create something that the world is ready for, they just don't know it exists?” And so, I found this website, and I put all those words into the website and it put the words together. Empify came out. And so I was walking around, Empify, Empify, Empify. Looked it up on a trademark website. And I just started to put that on flyers. And that's how it became the company that it is today.

But it's more about the shift, because I feel like you can learn a lot about money. We can Google anything, but there's a mental barrier that stops you from taking that education and turning it into implementation. And the in-between part is the empowerment part, because if I can educate you and empower you to do something with that information, you then can transform your thought process. Transform your reality.

And that's where modify comes from. And so, for me it was about the transformation. It wasn't just about money. It was about the support, the shoulder to cry on, the resources, but also the feeling of belief that we can instill in individuals to let them know, “Hey, no matter where you're from, what you started out with, what you do and do not have, it is possible to live the life you want and deserve and Empify going to help you do that.”

Whitney Johnson: I love that. All right. So small little tactical question. What's the name of the website that helps you name your company?

Ashley Fox: Everyone always asks me that and I don't know. I think I Googled. I went on Google and said “create a word.” Everyone always asks me that, but it was literally in 2013, I was at Bryan Park in New York. I just was figuring it out. So I don't know, but I Googled the directions to find me the website, like “how to make a word” or something like that.

And the website popped up.

Whitney Johnson: Your homework, Ashley, is to go find that website for your next podcast. Um, all right, so take us back. So 2013, it sounds like this is now eight years ago. You're working on Wall Street. You're in wealth management. You decide, "I want to teach people." Walk us through that moment of leaving Wall Street. How did it feel? And what did that company that you created initially look like?

Ashley Fox: Funny, so when I left Wall Street, I had this big quitting my job brunch. Fifty people from all over came to New York, and it was just the celebration of my release, not from Wall Street, because I loved what I did. I was on a path of doing something more because working on Wall Street.... One, let's be very clear, I never wanted to run a business. I was always, "I'm going to be a profound African-American woman on Wall Street." That's who Ashley was. I had four internships in school. Getting into my Wall Street career, I did not know that I was going to become an entrepreneur. I just felt like I did everything to be on Wall Street. Why wasn't I doing everything to stay there? And I just wasn't happy. And I realized that I wanted to be a teacher and I felt like teachers didn't make a lot of money. So I realized, entering my Wall Street career, I was doing it to make money. And I felt like money, the reputation, the clothes, the, you know, the big companies defined who Ashley was.

When I left, I had \$30,000. I had this idea, this word, and I had no idea how it was going to be. I just knew what I saw. I can take that language, that mentality that I got exposed to and give it to people who probably will never see the things that I saw on Wall Street. Didn't know how, but I knew I was going to figure it out.

So I actually became a financial advisor, because I had my securities licenses and I was targeting low to moderate income people. However, just like any business, you don't make money every two weeks. So I was conditioned to still travel the world, thinking I'm making Wall Street money. I had \$30,000, so it was going to last me and I had different things I was doing, but when money started to slow up and my expenses were still the same and my lifestyle was still the same, I ended up losing everything. And so in the beginning, Empify was just a word. It was just a feeling and it was a belief that I had because of what I got exposed to. But throughout my journey of being a financial advisor and targeting low to moderate income people, Empify as a company didn't generate its first stream of revenue until 2017.

So I've been an entrepreneur for almost eight years, but Empify has been in business now for a little over three years. I always like to tell people I transitioned from being a financial advisor, like, "I gotta reach more people. I don't want to advise. I want to educate. I don't want to connect with companies that give products and services. I want to teach kids." And so I started to just teach kids for free. I taught six classes for free. I wanted to build the next generation so that they didn't make the same mistakes this generation is making. And then it just evolved and then organizations started to pay us and then, we were featured in places.

So, I think I had the feeling mapped out. I didn't have the plan. I didn't have what was next. It was just, "I'm going to financially educate the world. We all can do this. I trained myself on how to do this, I got exposed to this, so whatever I got to do, I'm going to figure it out."

Whitney Johnson: You probably don't know this, but I worked on Wall Street as well. And it's a fascinating thing, as I'm listening to you talk, when I left Wall Street, I also had this feeling of something that I wanted to do. But there were several years before I actually figured that out and sort of the dark night of the soul, right. You have to go do this, you have to fall. It's like you're on this hero's journey. It's interesting and actually really encouraging to hear you say you left, you knew you needed to do this, but it was four years before you got your first sort of payment for you as an entrepreneur.

Is that what I'm hearing?

Ashley Fox: Yes. Well, I was making money as a financial advisor, but from financial education, 2017 was the first contract.

Whitney Johnson: So what was your very first contract when you started educating?

Ashley Fox: So in 2016, I taught six classes for free at two different schools. I was building my curriculum because I don't have any children. So I was figuring how do you teach middle school kids and aligning it with their curriculum in school? And so by this time, I guess a lot of people were hearing about us and I had a good colleague friend, who

I sat with as a financial advisor. She never became a client, but I pretty much told her, “Hey, you’re doing fine financially. You just have to make more money.”

And I guess to this day, that stuck with her and she was my relationship with the school district of Philadelphia. So, that following year, we got a contract with the school district of Philadelphia and the program that I was building in 2016, got implemented in over 20 schools in the city of Philadelphia.

And it came from someone who I sat with in the Marriott lounge because they have free wifi at that time and I didn't have an office. And she was like, “Hey, I want to bring this to the youth that we work with.” And so we were in a lot of the low performing schools, public schools in Philadelphia.

Whitney Johnson: Mm, so good. All right, Ashley, what are some things that we don't teach people about money that we need to know?

Ashley Fox: So I think the first thing is, when I think about wealthy people, right? So when you think about what you're taught... You're taught to go to school, get a job, and then you get a job to pay for school. And that has been ingrained in our minds, not realizing... one, we can prepare for the next generation to go to school, but we can also prepare ourselves.

And I think there's this thought. We got a save, save, save right? Which is fine, but you can't save your way to wealth and you can't spend your way there. And I realized that working with wealthy people because, their desire is to always have their money working for them. And so I think we have to train ourselves to say, “Hey, we're going to work for money. Whether you're an entrepreneur or working professional, but money is our employee. It also has to work for us.”

And so we always have to find ways for our money to grow. That's one thing. Always give your money a job, because if your money doesn't have a job, then you're probably spending it and looking up not knowing what you did with it at the end of the month. Give your money a job.

The second thing I would say is pay yourself first. For so often, we work so hard and we give everybody, and we're so quick to pay our rent, our cell phone bill, our car note, we go to the bar. We give everybody our money and make everyone else rich, but we don't pay ourselves. And paying ourselves can be consistently giving yourself \$10 a week. A whole lot of \$10 adds up to a whole lot of money, but pay you first because you're training the universe to know that “I matter. I matter first.”

The third thing I would say is start to invest in companies you know, use, and believe in. We think these companies are billion dollar businesses, or that we think that we need a lot of money to invest, when in all honesty, a lot of these billion dollar businesses, became billion dollar businesses because you're their customer. So think about what you know, use, and believe in. Because essentially these businesses, multimillion dollar, billion dollar businesses are who they are because of you. What if you couldn't invest in that company?

Consider investing in the stock market. Start small, don't go crazy, but only invest in companies that you know. And it's a lot easier to start to invest in companies you actually use, companies you constantly give your money to, because the majority of these companies, are household names that we're using. Especially a lot of central businesses are less than two, \$300 per share.

So instead of giving the two, \$300, going out, spending it. What if you own stock in a billion dollar business so that when those companies grew, your net worth can grow right along with it?

Whitney Johnson: Right. And so on that what are some websites that you recommend for people to go buy stocks?

Ashley Fox: I think if you're just starting out, especially if you're scared and you get overwhelmed with a lot, like I do, I would recommend companies like Stockpile. Stockpile is a great place to start, but you will not finish there. I have taught eight year-olds how to use Stockpile. It looks like a big coloring book instead of a bunch of words, there's pictures and there's colors. I also like Fidelity because Fidelity, like Stockpile, lets you buy fractional shares.

And so the way I describe it as like, if a stock is the entire pizza pie, and you want to own one share, you're getting one slice. But let's say the slice is a hundred dollars and all you have is 50.

You then can split the slice in half, so then you own a half of a share. Fidelity and Stockpile allow you to buy fractional shares, and I think it boosts your confidence. Because we think, "Oh, it's too expensive." It's just, "No. You can actually start with \$5 and own a piece of accompany, just work yourself up to get to a full share" And the beauty of it is that fraction that you own grows, or moves at the same rate that a full share worth. So it's an easy way to start and to get in the game and to get acclimated and to watch what you're doing. It's easier to learn about something reading it than when you actually do it.

Um, and that's ultimately how I learn.

Whitney Johnson: Hands-on experience. Okay, it seems like... Well not seems like... I make it seem so theoretical. So, there's a lot of emotional baggage around money and families, especially guilt and shame. So, what do you recommend people do to overcome that? What are one or two tips that you have?

Ashley Fox: One, I would say therapy. Um, I think... no, and this is honest. I went through years of therapy, also have a spiritual advisor who kind of guides me on the energetic space around who I am and what I do. But we don't know that because it's a subconscious act, a lot of who we are, what we do with money comes from our childhood. Comes from what we've been exposed to, comes from the narratives.

For me, I had an issue with debt, but I didn't have an issue with debt because I was always using debt. I had an issue because I was afraid of using it. So, I felt if I had debt, I was a bad person, but where did that thought come from? It came from what my father used to always say. He didn't like debt.

He'd always use cash. And just that narrative, "If I use debt, I'm bad." So as a kid, no one told me, "Hey, it's okay. You can use debt. It's not a bad thing. Don't abuse it, but take advantage of it, cause it can help you." But no one told me that as a child, so I grow it to be a 30, 32 year-old woman and I'm afraid to swipe a card because I attach it to my identity. And that's just one example, but if you grew up in a household where "we can't afford debt. We can't afford debt." You're afraid to spend money, you feel like you can't afford that. So, a lot of what we do with our money and think about comes from one, subconscious behaviors. And two from our experience, and finally three from our childhood.

Think about how you talk about money. It's probably how your family talked about money. And so I think therapy, reason why I say therapy, gets you to the root of it because when you get to the root, you'll find out, "Hey, that's not your story. That was your father's story. Your mother's story, your family's story."

The other thing I would do too, is start to rewrite your own narrative, right? Spend some time dreaming, writing, create the financial life you want. Because the better you feel, the more you'll create. If all you're talking about is bills every day, chances are, you got a lot of bills. So if you're not thinking from an abundant perspective, you're only going to attract having the lack of everything.

So, start to think about what you're thinking about because the narrative you're telling yourself is a reflection of your outer experience.

Whitney Johnson: You talk also about culturally relevant content to help people learn about Wall Street. I just heard you talking about pizza slices...

Ashley Fox: Pizza.

Whitney Johnson: ...which is very relevant. Um, tell us some more about that.

Ashley Fox: I think money, especially if you don't grow up with it or used to having it, is a very touchy subject. There were times as an entrepreneur, I didn't want to look at my bank account balance because my balance made me feel bad. I felt like I should have been somewhere else.

It's a touchy subject, because it makes people feel uncomfortable, because it does reveal the shame, the sadness and the pains, you have to be sensitive when you're talking about a subject that one, a lot of people feel like they can't obtain. And two, a subject that is difficult to talk about.

So, it's like, I give you sugar before I give you medicine. Let's talk about something that you can connect with, something that warms your heart, and then I make the connection.

So I remember our first contract in New York, we taught at a middle school in the Bronx. And this is when Cardi B first came out and it was like, "Hey if Cardi B was a stock, would you buy her?" The whole class had a comment and it's like some say "Yes," some said "No." I was like, "Well, is she a long-term stock or short term?" And they started to come up with all these scenarios, to validate why she was short term or long term, but the entire time they got the ultimate principle and the message I was trying to convey.

I think everybody on the Empify team is really good at connecting what is going on right now, what are you more likely to talk about with your friends, and then let's connect it to a subject that you and your friends typically aren't talking about so that you can easily connect it. Like you said, pizza.

Sometimes I'll bring in a box of pizza so we can visually see it. And I think then it removes the, "Oh the barrier of this is too hard. Oh, I get it." And then the more progress you see, the more information you want to know. And ultimately that leads to the change that we're looking to create.

Whitney Johnson: So Ashley, one thing that's coming up for me is that as I'm listening to you talk, you're doing such a beautiful job of translating what can feel very intimidating for so many people into these really easy to understand, anything a ten-year-old a five-year-old can understand. Do you remember when you said to yourself, "I've got to figure out a way to translate this." Or is that something that has come fairly... Like what happened in your brain that you're like, "I got to figure out how to do this."

Ashley Fox: So interesting, it actually came as a financial advisor. So I didn't start out teaching people. I started out teaching people from my brain. I would have clients, let's say they would have a thousand dollars of disposable income and they never saved any money. So they're not trained to save, they're trained to spend. So I would give them homework and things to do, and they would come back and not do it. And I'm a firm believer that as a student, if the student doesn't get it, then it's a communicator's job to redefine how they articulate what they're saying. Especially if the student is present. And so in my mind, when I was not seeing the results, it's like, "Okay, I have to reevaluate how this is going to work." So I think it was a, "This has to work. I know what I'm talking about, but maybe I'm speaking to you more of a Wall Street language." Because there's so much I can talk about that I saw. And sometimes people just need to know what a stock is.

And so, having three, four years of experience working with individuals and getting better at teaching them about them, forced me to understand what their thought processes and their emotion, what they fear, and so I'm speaking to them versus speaking at them. And so then after that experience, I taught a kid. In order for me to effectively teach a ten-year-old or an 11 year old and get results that I can prove, I got to get really good.

And so it's easier for me to teach an adult because I know how to teach a ten-year-old. And that came from a lot of practice. So I was teaching a lot of free classes. There were times where my kids would take the test and they will all fail. I'm like, "I'm confused. You sound like you get it in the class, but you're not getting it on paper."

So I had to learn how to communicate better as an educator.

Whitney Johnson: Do you remember the first metaphor you used?

Ashley Fox: Probably pizza.

Whitney Johnson: It's all coming back to pizza.

Ashley Fox: I think, I think it was pizza. It was pizza.

Whitney Johnson: You're the first in your family to graduate from college. And I think it's an interesting... For anyone who's the first in their family to do anything, on the one hand, families tend to be very proud of the accomplishments, but it does shift the family dynamics.

I'm just wondering for people who are listening to you, who are going to take your advice, who are going to shift how they're thinking about money, they're going to start building wealth, things are going to shift for them. What do you recommend people do as those changes for them are happening in their stars rising in my parlance, they're moving up that S curve from a wealth perspective?

How do you recommend people navigate that so that they're able to still maintain those relationships with people that they love and care about?

Ashley Fox: I don't think that should be the focus, because when you focus on that, it puts them before you. And I think you have to lead with a selfish, yet selfless mentality. And so I think for me, I went through that phase. I remember wanting my mom, my dad, my brother, and my sister, everybody to invest, but it wasn't until like five or six years down the line that they started to do it. Now, granted, I did open brokerage accounts for my brothers, my entire family, but now they're actively investing. We also have our Wealth Builders Community Act. They're members in the community. It's not just, "Hey, Ashley wants us to do this, or Ashley's teaching this." It's like, "She's connected this to me. And this is something I want for myself."

And so I honestly believe the growth in me allowed the world to want to grow too, but when you try to force something on someone, I personally was doing it because "I wanted you to come with me". When in all honesty, "It's okay if it's just me, I am fine. I'm not lonely. I can do this. I am great. I want you to live your journey. Don't do this because I want you to do this. I want to love you until you're ready to want to do this for yourself." And I think when that shifted in my mind, which took about five, six years. You're not doing this because I want you to. You're doing this on your journey because I'm living mine and you're living yours. And I don't love you any less. My 83 year old grandma is in our Wealth Builders community. And even when I didn't buy her stocks for Christmas, she was like, "Why don't you give me stocks?" I'm like, "You're 83. Stocks?"

And she says, "No, I want to do it too." So I got her, I got her stock too. I think again, it's the energy you give off, but don't try to make people do what you want them to do, allow them to be who they are and love them because that's who they are.

Whitney Johnson: Interesting. We started with the question around college and then you migrated to finances, but it sounds like for you it's been the same principle on both ends.

Ashley Fox: Yeah, I, I think loving me is what allowed me to be okay with me. Without validation from anybody else or feeling like I'm left out or not the same. I still feel like that, but in all honesty, I am different. I'm not like anybody. And that's a great thing. And I should hone that.

Whitney Johnson: So, what stock did you buy for your 83 year old grandmother? That is the question.

Ashley Fox: Coca-Cola. She always drank Coca-Cola. It was a dividend stock. She also wanted Apple too, so I got her that.

Whitney Johnson: You bought her an Apple and a Coke. So for people who are wanting to become more financially literate, what are three things you would recommend to listeners? I know you've shared a lot of thoughts and ideas and wisdom so far, but three things you would recommend people, once they finish listening to this podcast, you're like, "Go do those things."

Ashley Fox: So the first thing I would recommend is get a note pad and a piece of paper. And right down over the past 48 hours, who have you given your time, money and energy to? So think about what you did this morning. When you woke up, you brush your teeth, you use toothpaste, you use soap, you picked up your phone, you probably checked your email. What are you eating? What apps are you using? What are you doing for entertainment? And just make a list of companies that have been impacted by your physical presence and what you do on a daily basis. When you do that, think about, “Okay, which of these companies would you want to go into business with? If you had the opportunity to invest in one of these companies, who would you pick and why. Is their industry growing? Are they evolving? Had they survived the pandemic? Have they struggled on a pandemic, but eventually could come back?”

And really start to think, “If this was a business that I would own, would I want to go into business with these companies?” You'll probably cross some of them off. Some of them you'll probably keep.

And then I would just go to Google and type in the company name and Wikipedia because you want to make sure that it's the parent company. So for example, when I wake up at some point in the day I use Instagram. Instagram is the child, Facebook is the parent. Seeing what the parent company is, and then look up that company type in the word “stock.”

And if a chart pops up, it's a, probably a 10 out of 10 chance it's a publicly traded company. And just start there and look at the price and you realize, “Hey, this iPhone I have costs a lot of money, but to own a piece of this company, I could buy a few shares just with what I paid for this phone.”

So I think it's just starting small. Starting with something that you know. Don't try to listen to the stock guru and what's all in the news. Just start with what feels comfortable. And what's easy for you to read, because again, I can say, “Go find a healthcare company, but I don't want to research a healthcare company.”

But if it's companies that I know use and believe in consistently, it'd be cool to see how they make money. What they're doing and how much their stock price is. So I would definitely recommend that, but just get in the habit of saying, “I can do this. I am a wealth builder. It is possible. I'm going to start small, but I'm going to build big.” And just get in the habit of that.

And the belief within you will change. And once you start to progress, you'll be motivated more by your progress and not by your results.

Whitney Johnson: I'm a wealth builder. I'm going to start small and get bigger. That's so good.

Ashley Fox: The last thing I was saying, I just recently started this. I will start to talk into the mirror. I just finished a book by Louise Hay called *Mirror Work*, and it's a 21 day Mirror Work process. And in the beginning it was very challenging. Like I would cry and it makes you realize that the person you see in the mirror, you don't love as much as you think you do, but you have this desire to go back to who you used to be as that beautiful, innocent child.

But you got to start believing in you. You got to start telling yourself, like you said, “I am a wealth builder”. I can do this. I say now, “I am a CEO.” Like I'm not a founder. I'm trying to scale my business. I am a CEO. And just start to trick yourself into loving yourself. Because that's important because it's not money that's the issue, it's the mentality and the relationship. So, when you can strengthen the vine, you can grow your bank account. So, making more money won't fix the problem. Because there's people with a lot of money who would then go back to who they used to be, because that's what they're used to. So I would definitely say work on the identity and work on the person that has the money. Because the bigger you grow, the bigger your bank account will grow.

I personally saw that as an entrepreneur in the beginning. I didn't think I was good. I was hoping the world accepted Empify. And then I got to a point when I realized, “You can't do what I do, how I do it, and I'm going to change the world.” And every day I have to remind myself that I have evolved as a person as has Empify, but it's because the person behind Empify started to believe in herself a little bit more.

Whitney Johnson: Mm, so good. So Where can people find you? Tell us about this app. Tell us about how people can engage with you on social media and if they want to bring you into their organization to talk and get more financially literate.

Ashley Fox: So wealthbuilderscommunity.com is our app's website. You can go to empify.com, which gives you a holistic perspective of who we are, what we do, but wealthbuilderscommunity.com we launched during the pandemic, and it is literally the Netflix of finance. So just imagine the Netflix of finance in the palm of your hand. Where you get access to financial tools, resources, experts, guides, but most importantly of all of that, cause it's great to have education, but you're also surrounded by people from all over the world who are on that same wealth building journey as you. So when we get our dividends, we're posting them. When we're opening our accounts, it's a space where you can be celebrated on a topic that most people aren't talking about.

We're almost at a thousand members. I'm excited. We're literally at 38 different states, across 10 different countries. It's for those individuals who may not know where to start, want to be better, and need the support and the guidance to be able to do it, but also in an easy, and simple to learn way. I think that's what's most important. So we're in the app store, Google, as well as Apple. I definitely would recommend if you want to get exposed to a different type of environment, education that you can actually implement, and I'm very results oriented. There is a no-member left behind strategy.

You have never invested before. My job is to make you a believer in you, and to get that account, to process that first transaction. And then get you doing that same thing for your entire family. I'm on social media; [@ashleymfox](https://twitter.com/ashleymfox), and we are [@empify](https://twitter.com/empify) or [@wealthbuilderscommunity](https://twitter.com/wealthbuilderscommunity). So when I think of Empify, it's comprised of both adults and children. Wealth Builders Community, at this moment, is strictly for adults looking to build wealth.

In regards to Empify, were in different schools, organizations, and I do my best to respond to all messages and we have a team of people taking care of our emails. So again, if you're looking to build wealth, especially if you're a beginner, Empify is essentially where you want to go in a space where you're not judged, but you're loved, but you're motivated.

Whitney Johnson: I am a believer. You are a very compelling educator, Ashley. So at the end of every podcast interview, I ask the question what's been most useful for you in this conversation? It's probably not something I said, because I didn't talk much.

But it's likely some idea that you had, something that you thought of, something that occurred to you. And so, I'm wondering, as you've been talking and sharing and we've been conversing for the last few minutes, what's been useful for you in this conversation?

Ashley Fox: So I think today, lately, there's a difference for those of you who are entrepreneurs. There's a difference between founder and a CEO. A founder builds, a CEO scales. A founder hustles, a CEO delegates. And I'm like right in the middle. And because I'm in the middle, I'm more of a founder and I'm a newborn trying to become a CEO.

So, I get frustrated and I can't walk as strong as I want to. And I don't want to resort back to the way I used to be. And so, it was a very difficult yet enlightening experience. And so, I think every day, lately, I go up and I go down. Some days I can do it, some days I can't do this. This is too much. How am I going to hire all these people? And I think what I got from our conversation was I got the opportunity to remember who I was when I started. When it was just a word, when it was just a, "Hey, I want to figure this out. Hey, do you like me? Do you believe me? Hey, school, I don't really have a program, but I know I can do this for your kids" to a point where I can say, "Hey, we have an app. Hey, we've been in over 50 different schools across the country. Hey, we've impacted over 20,000 people." If you could do that since 2017 when you've been building this thing called Empify, you're on the right track, and to get out of your head. And so, I'm telling you guys to get out of your head, when it comes to money. But it's like, "Hey, maybe you need to get out of your head as a CEO, because you're doing just fine." And I think, telling my story from the beginning, I remember working at the Marriott, not having an office, and it's like, "Hey, you're okay and you're doing just fine." And I think that's important for everybody to know about where they are on their journey no matter where they are trying to go.

Whitney Johnson: I love that. So just this idea of taking a moment to reflect and being able to say, “Here's where I was, here's where I am.” Be able to say, “I am a founder and I'm a CEO.” Just chronicling that journey is allowing you to say, “Wow, look at how much progress I've made.”

Ashley Fox: Absolutely.

Whitney Johnson: Any final thoughts as we wrap up?

Ashley Fox: I'm just excited. I think, I encourage everybody, pandemic or not, use this as an opportunity to become a greater you. We now know we can't depend on our jobs, our families, the government, but we don't need to. Because everything we need is right on the inside of us and we can do it. So, I think look at this time as an opportunity to just grow, step outside your comfort zone and build something big, do something big, be somebody big because we all have it in us.

Whitney Johnson: Ashley, Thank you.

Ashley Fox: Thank you.

What great advice. Here are seven takeaways.

Number one, Ashley says money is your employee. Always give your money a job, make it work for you.

Number two, she says, “Pay yourself first.” We give everybody our money and make other people rich, but not ourselves. Train the universe to know you matter.

Number three, and this gets tactical. Make a list of everyone you have given time or money to over the last 48 hours, a list of companies who have been impacted by your physical presence and ask yourself, “Would I invest with them? What I do business with them?” This becomes a starting point for your investing.

Number four. This goes back to the quote that I shared with you at the beginning, the quote from Bob Proctor, where he says, “Money allowed you to extend the good you do beyond your physical presence.” I want you to really remember that it allows you to extend the good that you can do. And then this from Wallace D. Wattles who says “An individual's highest happiness is found in the bestowal of benefits on those she loves; love finds its most natural and spontaneous expression in giving.” In order to give, we need to have something to give.

Number five. If you have shame or guilt around money, you are not alone, but honor the fact that you may need therapy.

Number six. No matter where you start, no matter what you do or do not have, it all starts with belief. “I'm a wealth builder. Whatever I have today, tomorrow, I'm going to have more.” If you want to do more work on this topic, go back, listen to episode 131 with Jonathan Mendonsa about financial independence.

Number seven. Our final quote, final takeaway, is from Napoleon Hill, author of *Think and Grow Rich*. He says, “When riches begin to come, they come so quickly in such great abundance, that one wonders where they have been hiding during all those lean years.”

Thank you, again, to Ashley Fox for helping us disrupt our view around money. Thank you to my team, Emily Cottrell, Whitney Jobe, and Melissa Ritty. Thank you to you for listening.

I'm Whitney Johnson.

And this is Disrupt Yourself.