

[00:00:00] <music>

Annie: Friends, have you gotten your copies of So Happy to Know You!. It's the book I wanted to write for my MiniBFFs to remind them God made each of them on purpose. It's a kids' book-size reminder that we need them just as they are. Their voice, their heart, their talents, their unique selves that no one else has. Jennie Poh beautifully brought it to life with her illustrations, and So Happy to Know You! is just the encouragement your kids need today to live confidently, and honestly, probably a message we all need no matter our age.

And you know, when this book started rolling around in my brain? When I started telling you always Annie stories, things I would do that were a little and a lot. I realize the stories that make me me are your favorite ones and mine too. So this book hopefully helps your kiddos and you see yourself as perfectly unique. And we are so happy to know you. So get your copies of So Happy To Know You! wherever books are sold. Available right now.

[00:00:53] <music>

Annie: Hi friends! Welcome to another episode of That Sounds Fun. I'm your host Annie F. Downs. I'm happy to be with you today. Every day this week we're doing something so fun as we continue our special series called Build Your Board. And y'all are loving it this week just like I am.

This week is all about coaching with daily shorter episodes and some specialized coaches who may be the next voice you need in the life that you want. So far this week on the show, we've had a business coach and a health coach. And today we continue our Build Your Board Series with my friend, Rachel Cruz.

Rachel is a certified financial coach, author, speaker, podcast host. She loves to help people start winning with money and create a life they'll love. And today she's helping us figure out the deal with financial coaching. Do we have to make a lot of money in order to have a financial coach? We talk all about it, all about like, do we actually need this role in our lives right now? I think you'll be surprised at the answer.

If you're following along with us in Your Build Your Board guidebook, you're gonna be taking notes for this one on page 13.

So here's my Build Your Board conversation with truly one of my best friends, Rachel Cruze.

[00:02:06] <music>

Annie: Rachel Cruze, welcome back to That Sounds Fun.

Rachel: Annie Downs, thanks for having me.

Annie: Who better to be on when we're trying to sort out when do we need a financial coach, what is a financial coach, all the things, than you?

Rachel: I appreciate that.

Annie: My own financial expert.

Rachel: I appreciate that. I'm yours.

Annie: I can't even tell you how much when I think about my budget I think, "If Rachel saw this, she would correct me. She would..."

Rachel: You'd probably say the same about me. Let's be honest.

Annie: Oh, no. We're getting a pool, by the way?

Rachel: Oh, did you see that? I know.

Annie: I'm very excited.

Rachel: But you know when we built and moved in?

Annie: Yes.

Rachel: You were kind of part of that process. It was originally part of the plan. I mean, in a dream world. And then you get the budget back and you're like, "Oh, it basically costs another house is what feels like." So we're like, "Let's just pause on that." So yeah, now it's four years later. So we're wrapping back around this conversation.

Annie: Is being wise financially start with patience?

Rachel: Yeah, it's I think delayed gratification. And I think giving-

Annie: None of us want that.

Rachel: Yeah. I mean, exactly. Because we live in a world that it's like, You could have anything you want right when you want it, from information to Amazon to whatever it is. So yeah.

I think there is a wisdom in slowing down and knowing that when you reap great results, and ones that will last you longer, it's not going to be quick. And I think a lot of people, especially with money, it's like they want to see that quick return, they want to see something that's like, up and down, Oh, this is exciting, and fun and great. But it's not always the case. Actually-

Annie: Because now you have three kids, and the two of you, the two grownups, and y'all have had for years without a pool in your backyard, when you could have, "You know what? Let's go ahead and get a pool. We will make the money, we can pay it off." So you went for, Let's have the cash in hand, and then we'll get the pool even if it is a delayed gratification?

Rachel: Yeah, absolutely. Because I think, I mean, that kind of gets us into the conversation to a degree of depts. I think there's a level of like, golly, I'm working for someone else at that point where I'm like, I just love the autonomy of being like I get to decide.

And here's the other thing, too, Annie. When you wait and you're patient, and you have that amount of money, you may actually make totally different decisions. You may actually be like, "Okay, well, the neighborhood pool is actually kind of fun. We can actually take this and upgrade the car we want. Like, it gives you options. The problem with rushing into things is it closes off options and choices.

Annie: Yeah, you just get what you want right now.

Rachel: Yeah. And then you're stuck with it, right?

Annie: Yes.

Rachel: Regardless of not or what's crazy too is you talk about, like, you know, getting into other avenues like student loan debt. People go to get a degree, and some of them don't even finish. So it's like even the thing you're going to get you may not even get, but you're still having to pay for it. So that risk and all of it, I'm like, just let's slow down. Let's look at choices and options. And that gives us power.

Annie: I heard you in my head when I was looking at seminars of like, "Could I write this check right now? If I can't write the check right now, I'm not sure... write checks.

Can I send this Venmo right now? Can I direct deposit right now? Only because the Scripture is so clear that you become a slave to borrower...

Rachel: To the lender. And here's the deal too. The great thing is back to choices, right? Sometimes we get locked into like, "No, it has to be this thing." This could be about a house, a vacation. I mean, this could be about anything in life. And it's like, "This is my only thing. I'm only looking at this."

But if you pause and you give it time, your emotions actually settle down, and you're like, "Oh, well, there's different seminary choices here at all different price points." And it actually kind of calms you down to make a rational decision versus going off all your emotions.

Annie: I have a little savings account that when I started it, to get a new car-

Rachel: Oh, yeah. Yeah.

Annie: And as the longer it has sat there, the less I've wanted a new car. So I'm like, "Well, what do I want now?" So going to New York for October, November, for this month, it's been like, "Well, I just took a portion of that and made it my budget for New York." And then I'm free to... I mean, even I was on a call this morning with my business manager, which I want us to get into. I was on a call this morning with my business manager and he said, "Hey, you're gonna do this once, and you've already put the money aside. Do what you want."

Rachel: That's right.

Annie: "If you get in trouble, we'll call you." I'm also very high of like, "I'm scared I'm spending too much." And they're like, "You are fine."

Rachel: That is about you, Annie. I do need people to know that. As your friend, you are a carefree, fun person. But when it comes to certain things, Annie, you are more conservative-

Annie: I know.

Rachel: ...than I think people would think honestly. I feel like I'm the bigger spender between us two.

Annie: They probably know because they see I wear the same thing on Instagram every week. So they're like, "She should not sell her clothes on the internet, but buy some. She needs some new shirts."

Rachel: "She needs some new things. Go spend, Annie."

Annie: So we're talking about coaching this week because we do want to help people with decisions like this. I have an unfair advantage because I can text you and I have a business manager that helps our company's finances and my personal finances. When do we know, Rachel, when we go from "here are the free resources I can get on Instagram or on YouTube or at my church" to "starting to invest in" to "I need to take a course" to "and now I need a financial coach?"

Rachel: Yeah, no, it's a great question. So in the financial space specifically, I always encourage people when you're getting into niche markets, that's when I bring in people of expertise. So if you're getting into, for instance, investing, you want to invest, I always recommend having an investment professional help you, someone being in your corner.

Annie: Like if you want to buy apartments or condos to sell or to rent kind of thing.

Rachel: Yeah. Or yeah, using a real estate agent, right, if you're gonna buy or sell your home. That's someone have expertise-

Annie: You need a different kind of investment. Tell me what you mean.

Rachel: Sorry, sorry. Like start mutual funds or 401K. Sorry. Real estate investment. Annie, you are high-rolling. You are-

Annie: I want some land. No, I don't. No, I don't.

Rachel: You're on a high roll.

Annie: I'm terrible about thinking about stocks and bonds.

Rachel: Well, I mean, it's just like your 401K plans or Roth IRAs, that kind of thing. If you're gonna invest in the market, that's a time to be like, "Hey, let me invite someone in who literally lives and breathes this stuff." Like they're like nerds in their own way.

And if you find somebody with the heart of a teacher, not the heart of a salesman, who's going to sit down and teach you, that's key.

Annie: Heart of a teacher.

Rachel: And same with taxes. If you have a complicated tax situation, you know, yeah, you can go on, you know... we have like Ramsey smart tax or TurboTax or whoever the thing is, you can go if it's a pretty simple situation.

But if you do have high roll and Annie multiple properties, or if are combining finances with someone because you got married, there's like levels of deductions or some of that just gets a little bit more complicated, invite a CPA in because they can actually help you and probably save you money. So it's just finding those people in those areas of expertise to say, "Hey, okay, I need somebody," when you're actually diving in.

Annie: When you're looking for a coach... I mean, this is kind of across the board, I think. You said, the heart of a teacher versus the heart of the salesman. Will you talk about that?

Rachel: Gosh, when it comes to money, that's one of the things is people can be so ignorance, meaning that they don't want to ask questions because they're intimidated. Because the financial space is intimidating, right? So if you sit down with an insurance broker or something, right, you're like in a big office with a desk and you're like, Sure, whatever you say. And it's like, "I don't want to look stupid. I don't know if I'll understand this." So you need to find somebody that's okay, Here's the basics.

Like, if you were to walk out of here, and you ran into a sixth grader on the road, could you explain what you just invested in or purchased or whatever it was. Because you want to be able to know where you're putting your money?

Because a lot of people get in trouble and they're like, "Oh, no, I just have somebody doing it." And then... we hear about these celebrities on TV that, you know, and then they're like, "I had no idea." And I really believe them. I'm like, "Oh, yeah, I bet they had no idea because they just hand all the responsibility over."

So there's a level that you need to know the basic knowledge. And it's not that difficult. It really isn't. It's not that hard. You can learn it.

Annie: I'm terrible about that, Rachel. Terrible about my investments of being like, Show me the papers. Great. Great, great, great.

Rachel: Totally. Oh, yeah. And I can't be too, honestly. I'm sitting here talking like, this, this or this. But I laugh all the time. My husband, Winston, he'll come in and be like, "Hey, there's change in this or this, sign the line." And I always am like, "Are you sending our money to the Caymans? Are you stealing all this? I don't know." Which

granted it's my husband, so I'm gonna trust him. But don't do that with someone that you don't know well. And not that everyone is going to steal your money. I'm not saying that.

Annie: Certainly.

Rachel: But also they may make decisions that you may not agree with, where you're like, "No, actually I'm kind of feeling this way." And to be able to speak into it.

Annie: I think so many people listening they get a paycheck from their job and they're saving this percent, tithing this percent, living off of this percent, and everything feels like, Well, I don't know how to grow past my job. We are barely making ends meet. So I don't have money for a financial coach or for an advisor. So how do you jump over? That feels like a really huge hurdle.

I remember that from teaching school that at the end of the month, I'd be like, "Well, I can't grow past this because I get a certain amount no matter what and my life almost matches that amount if I save the way I want to save and tithe the way I want to tithe."

Rachel: I think that's where you have to know your priorities. So what I would say is for somebody that, you know, if you're just kind of starting out and maybe you don't even budget, you know, you're like, I don't even know where my money's going, that's where the basics come in. And that's where, you know, people do content on the basics.

You can read articles and understand what a zero-based budget is. You know, you can do your own research and kind of figure it out. But there's something powerful to say, Okay, I know what my next step is.

At Ramsey, which is the content that I teach, but I'm like, you need your next goal. So if you have consumer debt, let's let that be your next goal. And to say, yeah, we're still gonna be giving, but we're gonna have a thousand in our emergency fund, and then everything else we're working towards something, and that's paying off debt. Once that's done, we're gonna work towards an emergency fund of having actually cash in the bank.

Those are goals, right? So your money, so your budget... I don't like the budgets that are like the 50, 20, 30. Regardless of where you are, live on 50%, save 20%, you know, whatever their formula is. I want your budget to be dictated around you and where you are.

So again, if you have debt, you're paying that off your savings. And then pass that, that's when you start to get a little bit in the more complicated sectors. That's when you want to be investing into retirement 15% of your income. If you have kids, that's when you're gonna be looking-

Annie: 15%.

Rachel: ...that's when you're gonna be looking into kids' college. And then the next step would be paying your house off early if you own a home. So again, when you're investing, like we were talking about kids college or retirement, that's when you want to bring somebody in, an investment professional that can sit down and help you and see your entire financial picture and really help you pick out the investments that are good for you for retirement. But those are very long-term thinking.

But besides that I'm like... you know, I think taking courses on personal finance is great if you want some basic knowledge. Sometimes if there's any type of curriculum that's set up in a community aspect, like we have Financial Peace University, but I know there's some other Christian curriculums around or whatever. But being able to plug into a community of people, especially if you're starting out is really key because that group-

Annie: Then everybody's making sandwiches for dinner.

Rachel: That group. That's right. That's right. I think the biggest problem is people just kind of float. And it was kind of like you're saying, it's like, well, I mean this all I'm gonna do. But I think having very intentional goals and working towards the future and long-term goals help you see and have that perspective.

Annie: I mean, some of the videos you share on socials, I tell you this all the time, they make me so teary when it's the people who are like, you're... Dave will ask, How long or how much are y'all living off of? And they'll say, "\$60,000." "How much debt did you pay off?" "\$150,000." You're like, "How? How in the world?" And they are just like, "Oh, daughter babysat, I took an extra job," and she watched the other kids two nights a week. Amazing.

Rachel: It's wild.

Annie: It's amazing what people can do when you put a goal in front of them, what they can do. Does it matter? Do our financial coaches and advisors need to be believers? Do they need to share our faith?

Rachel: That's a good question. I mean, I think a lot of our values and how we view money come out of scripture or mine too. So having someone that shares that same value. So if you have a value of, yeah, I don't want to be in debt forever, and you have a financial advisor that's like, "Well you could borrow from your 401K and x, y, and z, they're probably not gonna match your values. So I think more of a value system play is where I would really..."

Annie: That's smart.

Rachel: But for a lot of believers, again, their values are gonna hopefully come through scripture. So hopefully they're somewhat consistent.

Annie: So when you're thinking about finding that person that's gonna help you, where you're like, Okay, we're a family of five, we've got a couple of investments, we have some stocks and bonds and a 401K and I teach public school, so I've got an HSA and FSA and all that stuff.

Rachel: And A403B.

Annie: Yeah, sure. If you need one, you can have one. And they were like, Okay, we need someone to step in with us and help us. Can you audition them? Can you go and have one meeting?

Rachel: Oh, sure.

Annie: Is that what you would suggest doing?

Rachel: Yes. Yes. Absolutely. So, yeah, I would go talk to a few people and just get a feel because hopefully, this person's gonna be with you for the long term to be able to walk with you. And honestly, trust your gut. If you walk into somebody and you're talking to them, but everyone's like, "You gotta go to him, you gotta go to Mike, go to Mike, go to Mike," and you go sit down with Mike and you're like, "He kind of feels gross to me, I don't feel good about him," then don't do it. Trust your gut.

I mean, you want to just be able for it to be a right fit. Because again, you're investing your income. And to your point, you work hard, you sit in traffic, you deal with jerky people. I mean, you do a lot to make the money that hits your bank account. So you want it to go as far as possible and you feel good about that. So if you're working with someone that you don't feel good about, it's gonna ruin the whole thing.

Annie: Right. Does a coach help when you're thinking about... or financial advisor help? The world seems really hard financially right now. If you listen to some voices on either polarized end of our belief system, it feels very scary, like the world is ending financially.

Rachel: Sure. Yes.

Annie: And you see some industries that are having real downturns. There is no new entertainment right now because everyone's striking. How do you get someone involved and not work out of fear, but out of hope? How do we look at our finances out of like, Here's what I can do versus help me put gold bars under my bed so that we'll survive when the world ends? How do we balance that?

Rachel: And I feel comfortable saying this to you, Annie, because you know me. But I'm like, I have a little conspiracy theory heart.

Annie: Oh listen, you and I both. It's one of our favorite things.

Rachel: I can go down the gold bar rabbit hole a little bit just for fun.

Annie: I mean, I have a \$100 bill on my bedside table. Does that count?

Rachel: Just in case. Just in case. No, I would say, you know, this is where facts come into play. And it's facts over feelings. And facts are your friends. And for me, when you're looking at financial spaces, you look at the American economy and I just believe in it enough to know that even during a downturn, it's gonna come back.

I mean, you look at the big events, you know, across the board and I'm like... you can even go back to September 11th, you can go back to the '07, '08 crash, you can go back to 2020 when things started shutting down with COVID. I mean, you can go back to all these big dips that are very obvious and we always, always come back. So there may be downturn times, but just statistically speaking, the rate of return is like 11.8% when you're looking at the market.

So again, this is over the course of a long period of time, but that's really long-term thinking. So some people, like where we are right now with mortgage rates being nuts, housing is insane. Like you can get so fear-based and go off that emotion. But you have to pause and think long-term.

And one other caveat, and I'll add to all this, because a lot of what I was mentioning about financial advisor, that's more for the investing side. But for everyone out there, like if you're like, Okay, yeah, I have that, but I just want somebody who's

good with money to just be looking over my situation, honestly, this is where you can plug in.

Like we have Ramsey Certified Coaches, you can check them out. But find somebody that you know is good with money. It's amazing the people that have done well usually, like, look at someone that's older and they feel like they have stability in this area, they're givers, they're generous, they have the qualities that you want to have and they're following a set of principles that you value, honestly, those kind of people sit down with them and be like, "Hey, can you look at my budget?" Because they actually may have great insight.

So you don't need some person in an office to help you. But sitting down with somebody that you trust and respect in this space. And they may not be in the parenting space for you. Right? But for the money space, they're somebody that you're like, "Nope, they've been really wise and I feel like they are on a path that I appreciate, right? Sit down with people. People are willing to pour into you such wisdom.

Annie: And I imagine make some muffins or take them a gift card or like... You don't have to employ them.

Rachel: Right. Exactly. Exactly.

Annie: Just be generous back to them.

Rachel: That's right.

[00:18:05] <music>

Sponsor: Hey friends! Just interrupting this conversation to share about one of our amazing partners, [Beekeeper's Natural](#). Tis the season when all the germs are flying around and absolutely no one has any time to be sick. But there's an easy, proactive way to support your family's immune system and stay ahead of the game with Beekeeper's Natural Propolis Throat spray and their new Kid's Throat Soothing Lollipops.

It's such a great daily proactive immune support that soothes your throat. And it's available in adult and kid versions. Plus their Kid's Throat Soothing Lollipops are a fun and delicious dose of defense and contains propolis, vitamin D, zinc, and wildflower honey to soothe kiddo's throats and support their immune systems.

Pack a bottle of throat spray in your kids' backpacks, your work bag, your purse, or include the lollipops in your kids' lunchbox as sweet treats. Either way, you have an

easy way to proactively support your family's immune system while you're on the go.

Today Beekeeper's Natural is offering you an exclusive offer just for my friends. Go to beekeepersnaturals.com/thatsoundsfun or enter the code Thatsoundsfun to get 20% off your order. That's beekeepersnaturals.com/thatsoundsfun or enter the code Thatsoundsfun. Beekeepers Natural products are also available at Target, Whole Foods, Amazon, CVS, and Walgreens.

Now back to finish up our Build Your Board conversation with Rachel.

[00:19:36] <music>

Annie: Yeah, because that's kind of the goal, right, is how do we set up a financial... Well, I don't know if that's kinda the goal. I'll tell you my goal. My goal in my life and in the lives of the people I employ is that we pay them enough that they can be generous, and that my life is set up enough that I can do what I want to do for other people almost without it hurting a little bit. Like, I kind of want to be like, How can we live in a way that we can just even be generous to our friends? Not like run a hospital, but-

Rachel: Sure.

Annie: ...can I pay for their dinner tomorrow?

Rachel: That's right. That's right.

Annie: So when you're coaching someone on their financial goals, where does generosity fit in that?

Rachel: Well, generosity is part of your financial picture, I believe, regardless of where you are financially. So you could be deep in student loan debt and be like, I can barely make ends meet, but giving I think always has to be part of that. So I always tell people, give a little until you can give a lot. Because with generosity specifically, I think the biggest lie we believe is if I just had enough money-

Annie: If I had more.

Rachel: And it's just not true because you-

Annie: No. The percentages go down, don't they?

Rachel: Yes. Well, yeah. And it's the habits you form. So if you actually form the giving habits when you're making, you know, \$50,000, but you got 75,000 in debt and you're stressed out and all of it but you still have that inkling of like, Hey, I'm gonna put that \$50 away and if I run into that person, I'm gonna pay for their gas, like you still have that heart and you're looking for opportunities, that is what's magnified. Money magnifies who you are.

Annie: Wow.

Rachel: So that's what's gonna be magnified. So that belief that... yeah. And even people when they do their budgets, they get to the bottom and they're like, "Well, I don't have any money to give or even to save." And I'm like, Yeah, that's because your budget's, you know, upside down. That picture of the upside-down budget is so true.

Annie: Right.

Rachel: And that's the other thing, Annie, is like, golly, people, even with their income, people hear other people like, Oh my gosh, if I made \$200,000, I would be the most generous. I wouldn't have any money issues. But I talk to people every single day. I talked to a couple literally last week on the show, on the Ramsey Show. \$330,000 that they made annually. They had \$240,000 in debt and \$10,000 in savings.

Annie: Oh wow.

Rachel: So I'm like, so it's not an income problem. It's a person problem. So that's what we have to focus on is changing who we are in the midst of all of this. And then as your income goes up, which it should throughout your life or you're investing and you're making some money, you know, you're doing all of the right things, What's magnified is who you are. It's the good that you've created in the time when it was slim.

Annie: Will you coach us for a minute? Because we have a couple people who sent in some questions.

Rachel: Oh yes. Let's do it.

Annie: So Shirley is asking, how many jobs are too many in an economy that keeps getting more expensive and my pay does not go up? So how many side hustles can we have? I can't do it. I can't do a side hustle. It makes me want to cry. Genuinely, if you said, Annie, you need to pick up a side hustle, I think I would cry.

Rachel: Yes. So I would only be fighting for the side hustle life for a short period of time to hit those two big financial goals we talked about. Getting outta debt and emergency fund.

Annie: Got it.

Rachel: Because that puts you on a solid financial foundation. If you don't owe anyone anything and you have three months of savings in the bank, you'll sleep better at night. Like, there's just a level of peace there that it's like I am on a firm foundation financially, I'm good, I can breathe. So until you get there, I'm like, Yeah, I do want you hustling for that. And that will cause a level of sacrifice. But beyond that-

Annie: It may make you cry.

Rachel: Yeah. But only for a short period of time. I don't want you living like that.

Annie: Living with side hustles.

Rachel: ...for six years. That's not sustainable. So a short period of time. And then beyond that, that's when you need to be looking at your core income. Because side hustles will only take you so far. And they're great to supplements, to get you to a bigger goal. But I don't want you doing that forever.

So your core income is where you have to look to say, Okay, is there another certification I need to get? Is there a job opportunity somewhere else? Because the wild thing is, I don't know if you run into this, because you run your own business. But I'm like, it is crazy what people are paying in one way. And then another way is you're like, Oh, they're only paying this much. So like the range is pretty vast. So your core income, it may be something you have to look at to change jobs.

Annie: I mean, one of my strongest financial memories of my life is I sat down with Brad Barnes, who's a financial advisor-

Rachel: Oh yes. He's a great one.

Annie: He's great. ...in 2009 and I said, "Here's my budget, here's my income. Help me." I think I wanted to buy a house or I wanted to do something. And he literally says, "You just are not making enough money." And it was so like I needed a professional to say this job is not cutting it. And I was trying to do all this. And he was like, "Your life cannot sustain on this income." And he was like, "And I actually don't know how to tell you to cut your budget to match your income. You have to get different income."

Rachel: That's Right.

Annie: No one had ever said that to me. Which enneagram sevens may need somebody to say, "Change what you're doing because you need to pay attention."

Rachel: And then those are the two parts-

Annie: But it's so helpful. I bought him breakfast and he looked over that one thing. I didn't employ him as my financial advisor at that time. I just literally said, "Can I buy you breakfast and you look at my budget?"

Rachel: Because it can be so isolating, Annie. If there's no one else to talk to about it, you're in your head and you're probably thinking, Am I the crazy one? Like, am I crazy? And to have somebody else look down at the numbers and be like, Okay. Because the two big equations, part of the equation is income and expenses, right?

Annie: Right.

Rachel: And if there's nothing else to cut in the expenses, that's where the other part of the equation has. So again, what I would answer her is for a season to get on stability financially without debt and savings in the bank, that's where some high-side hustles may have to come in. But beyond that, just to live your life going forward, that core income really is important.

Annie: And the miraculous part of God is tithing and Sabbath still matter and He will provide for you.

Rachel: Absolutely.

Annie: So do not give up all your rest and do not keep all your money. Be generous. Give Him back and trust Him to... He does miraculous things.

Rachel: That's right.

Annie: Money is not a big deal to Him. It's to us. It's not a big deal to him. I do tend to say... I've said this to y'all before. I do tend to say that money is the least interesting. Of all the ways we can spend things and all the currencies, money is the least interesting one to me. I'm like, time is. We cannot make more time.

Rachel: We need the time.

Annie: Time, I cannot make. I can make money hopefully. This is a really interesting question from Ashley. So she is the mom of five, one of those is in heaven, and she's a stay-at-home mom most of the time because she feels that's what she's called to but they are really struggling month to month because of inflation. And she said, even trying to make our grocery budget work isn't working right now. But some of the children are one-year-old twins.

Rachel: Oh my gosh.

Annie: So she's trying to figure out, do I go back to work or will what we pay in childcare-

Rachel: Oh yeah.

Annie: How do you bring a coach in on that? How do you coach that, Rach? What are you saying to the mom who's saying, we're barely making ends meet but I'm not working outside the home, but I'm keeping four children at home?

Rachel: Oh yeah. No. Childcare more than likely. Unless she's a CEO of... Unless she's making significant money, which maybe she is. I don't know. But yeah, I also would be very careful not to go against God's prompting. For seasons I think that there's levels of sacrifice that I think are fine. But also for her, I'm like, yes, run the numbers because childcare is insane. And you probably will be paying as much for four or five kids in childcare that you would be probably making for a full-time job. So look at that.

And then, Annie, that's where thinking outside the box happens. So even for her, I would probably ask her if she was sitting here, Okay, where are you shopping? It sounds so simple, but I'm like, even from Publix to Aldi, there's a difference in price. Like, even my own kids, I did this experiment for my show that I was like, I'm gonna do four name store brand items and to see if my kids know the difference.

They notice the Honey Nut Cheerios, which is fine. But other than that, I'm like, they didn't really notice. And I think I calculated that it would save me like \$360 a year just on those four items. Which again is kind of just like, Okay, you're not gonna-

Annie: It's still cool though.

Rachel: But it's to that point, I'm like, you have to be so smart. And food is the biggest budget buster. And people can save so much. Stop going out to eat.

Annie: I know.

Rachel: That's another one to cut. So I would be looking at expenses and to really look at needs versus wants. And then if he can maybe two nights a week do something extra for two to three hours to bring in something again, to kind get through this hump.

Annie: Because once your kids are in school, your life changes.

Rachel: Yeah.

Annie: But you have one-year-old twins. They're in a world I know. They're in a world.

Rachel: Totally.

Annie: And I think the Holy Spirit part of what you're saying is so important because I have friends who went back to work as soon as they could because they wanted to. So they were fine. The childcare matched their income because of what they felt called to.

Rachel: That's right.

Annie: And they said, I'm called to go. So that's great that childcare... there won't even Stevens after that because of what I'm called to. But if you're feeling the push to stay home...

Rachel: Because I mean-

Annie: Bottom shelf Honey Nut Cheerios.

Rachel: That's Right. That's exactly right.

Annie: Check out your Aldi and your Walmart and all those places. Yeah, that's exactly right. Rach, speaking of kids on November 7th, you have a kids' book launching. This is your first one, right?

Rachel: Yes. I know. It is, Annie.

Annie: I'm glad for what I have. It's dedicated to Caroline. That killed me. That killed me. Your little spender needs a book about-

Rachel: That little middle child.

Annie: ...not spending. Me and Caroline, you could have dedicated to us both.

Rachel: Sure.

Annie: Okay. What made you decide to do... I mean, this is you coaching kids.

Rachel: Yes. I know. So it's for younger kids for sure. Even the quality of the pages, if you feel them, they're more...

Annie: They're so thick.

Rachel: They're more board book esque is what I was going for. So I was thinking, Annie, I'm like, man, there's just not great kids' books out there like when I'm putting my kids to bed that involve things like contentment or generosity. Like these kind of like overarching principles that we want to teach. So I was like, I don't want to do a the bear gets \$4 and he wants to go buy something for two. There's some kids' books out there and they're great.

Annie: Yes.

Rachel: But for me, I was like, I want a message that's gonna help the mom or the dad that's reading it. Those are the books I always love. And then it has a great message for the kids. So yes, I'm glad for what I have inspired by Caroline because my kids think Amazon is like, you know, the sixth member of our family or something. So packages always show up. And they just became these like little materialistic kids. I mean, I looked up, I was like, Oh my gosh, they just want and want and want. And so do we. I mean like we all. We all have that feeling.

Annie: Sure.

Rachel: But I thought, okay, what does it look like to just be... what if they got their wish, and what if we did fill up the house with everything they ever wanted? At the end of the day, we all know that stuff is not the thing that brings us joy. It's not.

So I always say it's okay to have nice stuff; just don't let your nice stuff have you. And it has you when you really believe that that thing is gonna bring some level of satisfaction and joy. So stuff is fun. We're not against stuff around here. But the overarching message is that there's something so much greater. And just to spoil it, it's God's love.

Annie: What? Are you kidding me? The answer is God's love?

Rachel: I know. But I'm like-

Annie: Let's bow our heads, everybody.

Rachel: Let's just bow our heads. So, anyways, I'm really excited about it.

Annie: I mean, the elephant page with all the little things in the bubbles of water, that's adorable.

Rachel: So sweet.

Annie: The illustrations are adorable.

Rachel: Oh, she did fantastic. Lauren's my illustrator and she just was like, Oh... I'm the least artistic person you've ever met. So I'm literally talking to her, I'm like, "I want the squirrel parents' eyes to look very disappointed." I'm like, "I don't know even how that's possible." And she did. She did it. I was like, "That's exactly the emotion I wanted to convey."

Annie: So I'm always like, I don't like the way that feels. I don't know what I need, but I don't like the way that feels. And they're like, Not helpful, Annie. Not helpful.

Rachel: I know. I know. So I'm really excited.

Annie: It's amazing.

Rachel: Thank you. I'm really excited about it.

Annie: I can't wait for people to get to read that. It just feels like what a beautiful thing to... it's kind of got the same gift as Smart Money, Smart Kids of like the earlier you start talking... I mean, when I tell you Mr. and Mrs. F. Downs had us doing 10% saved, 10% tithe from my earliest allowance. I don't know a time that they didn't teach me, Okay, here's your \$10. One goes in this. It may have even been envelopes. I'm not sure.

I know I had a box that I unlocked with a key. And one part was for savings. And then I got my little envelope from the church, put it in every week. Therefore, when I got older and had no money, that's still what I did.

Rachel: Isn't that amazing?

Annie: And so you're doing the same thing of like teaching us to... And you know how kids learn not to get more stuff is tell them to pack it up when it's time to move. There is nothing that will make me not buy something if you tell me you ready to pack all this up-

Rachel: You're gonna move.

Annie: Moving is the worst.

Rachel: Get it outta of here. Get it outta here.

Annie: Moving is the worst.

Rachel: Get it outta here.

Annie: Well, I can't wait. I'll share it again when it comes out, but I just wanted to you...

Rachel: I so appreciate that. Thank You.

Annie: Well, I just didn't want us to be sitting here and not talk about how you're doing it already. You're doing the thing that we need of coaching us and the kids in our lives.

Rachel: Yes.

Annie: So fun that we both have kids' books this fall. So many of our friends have kids' books.

Rachel: I know. I have years in my perspective. I'm like, oh my gosh. Yeah. It's so fun.

Annie: It's so fun.

Rachel: Hopefully all these messages for all these kids across the world.

Annie: I know. I know. Let's just help them. I'll get to ask you my favorite last question. Because the show is called That Sounds Fun, Rachel Cruze, tell me what sounds fun to you today.

Rachel: Oh my gosh, I didn't even prepare for this. I forget this is it.

Annie: Great. Fresh off the noggin' then.

Rachel: What sounds fun to me right now. All right. I'm gonna say it because I'm sitting with you. We do wine down Wednesday Wednesday once a month.

Annie: Yeah, we do.

Rachel: And somebody across the table from me has to cancel.

Annie: I know. I'm sorry. I know.

Rachel: So that sounds fun to me, Annie.

Annie: Yes, I know. It does to me too. It's my favorite night of the month for real. I love it so much. It is so consistent. I mean-

Rachel: We've done it for... I was pregnant with Caroline, I think, was I?

Annie: It was before you were pregnant with Caroline because wine down Wednesday Wednesday, one Wednesday night, you didn't drink.

Rachel: Oh, that's right.

Annie: And I said, "Rach, is there something you have to tell me?" I mean, Amelia was in the highchair eating.

Rachel: She was.

Annie: Oh my gosh, what is she now? Seven?

Rachel: Eight.

Annie: Eight.

Rachel: We've been doing for seven years.

Annie: Yeah, seven years. And every time before I leave, we put the next one on the calendar. And that is how you end up doing it for seven years.

Rachel: I know. It's my favorite day.

Annie: We'll text about it. But it'll be three months.

Rachel: So when we finish this recording-

Annie: We're putting it on the calendar.

Rachel: Because we have to shift from this Thursday to-

Annie: I know. I'm sorry.

Rachel: ...a different week. But it's fine.

Annie: Tuesday next week.

Rachel: Before you go to New York.

Annie: I know. We're going to.

Rachel: My gosh.

Annie: It's gonna happen.

Rachel: I know. I know.

Annie: I won't go without seeing y'all.

Rachel: It sounds fun.

Annie: I mean, I like you two. I can't imagine not seeing your children.

Rachel: They're gonna be disappointed because they think you're coming.

Annie: They'll just not... Especially over the two months in New York, we'll just be like, she'll be here in a couple of weeks.

Rachel: Yeah, just a few weeks.

Annie: Just a couple of weeks.

Rachel: Just don't worry.

Annie: Let's go to Thanksgiving. Well, thanks for making time to do this, Rach. I really appreciate it. I think your wisdom is really needed.

Rachel: Thank you.

Annie: I love you.

Rachel: I know. Love you too. Thanks for having me.

Annie: Yeah, of course.

[00:34:07] <music>

Outro: Oh, you guys, isn't she so great? Oh, I just love her. That was so helpful to me to know when we need a financial coach and how long we need a financial coach. So go follow her on social media. Tell her thank you for being on the show. And don't miss her brand new kids book that is coming out so soon called I'm Glad for What I Have. Oh, it's so sweet. Y'all are going to love it.

If you want a full list of all the resources from our Build Your Board series and how to find the guidebook, it is never too late to jump in with the guidebook, go to annief.downs.com/buildyourboard.

If you need anything else from me, you know I'm embarrassingly easy to find. Annie F. Downs on Instagram, Twitter, Facebook. All the places you may need me, that's how you can find me.

And I think that's it for me today, friends. Go out or stay home, do something that sounds fun to you. I'll do the same. We will see you back here tomorrow as we continue our Build Your Board series talking about life coaching, what is life coaching, with my friend Christy Wright. We'll see y'all tomorrow.