

085 We Should All Be Millionaires: The Introduction



Full Episode Transcript

With Your Host

Rachel Rodgers

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If we as women are truly passionate about improving our lives, making the world a better place for our children, and getting equity for all marginalized people, then we need to step up and make bank. That, in my opinion, is the way we take back the power we deserve from people who underestimate and undermine the contributions women like us make to the world every day.

Welcome to the *Hello Seven Podcast*. I'm your host, Rachel Rodgers, wife, mother of four children, a lover of Beyoncé, coffee drinker, and afro-wearer, and I just happen to be the CEO of a seven-figure business. I am on a mission to help every woman I meet become a millionaire. If you want to make more money, you are in the right place. Let's get it going.

I cannot believe I'm saying this, but this is the last episode of The Hello Seven podcast that you will hear before my book has been released. It's true friends, my first book, *We Should All Be Millionaires: A Woman's Guide to Earning More, Building Wealth, and Gaining Economic Power*, will be on store shelves and in readers' hands on May 4th. If you're listening to this episode the day it is released, that's only a few days away. Get excited my friends.

So for today's episode of the podcast I am giving you a treat. You're going to get to hear the audio version of the introduction of my book. This was actually one of my very favorite parts to write. You're going to hear the big why of why I wrote this book. The incredible woman from history who inspired me. And what I want every woman or person from a marginalized community to know about making money and building wealth.

Now, before you listen, I want to remind you that I'm going on a virtual book tour starting next week. I will be hosted by all black-owned, independent bookstores, and I'll be in conversation with some incredible guests

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including Sonya Renee Taylor, Rachel Cargle, Rebecca Minkoff, Glo Atanmo, and even more that have not been announced yet.

So head to helloseven.co/tour to find out how you can join in on the fun. Please support these black-owned bookstores by purchasing the book from there. Purchase several, purchase a couple tickets for your friends. Join us you'll be supporting two black owned businesses with one simple purchase, which is so incredibly exciting.

And added bonus, all you have to do is go to helloseven.co/tour, choose which book tour stop you'd like to attend. All of them are black-owned businesses. All of them have incredible speakers. Purchase your ticket to the virtual book tour.

And then here's what you do next, you go to helloseven.co/book, you upload your receipt from purchasing a ticket for the book tour. And then you will be entered to get registered for We Should All Be Millionaires Live. Which is a two-week coaching experience that I am hosting, where I will have four Q&A coaching calls that you can attend and ask me questions.

You will get four video lessons on four specific topics from the book, including Million Dollar Decisions, Million Dollar Pricing and more. You'll be part of a pop-up Facebook group that I am hosting so you can be in community with all the other people. And here's the other thing too, you will be entered to win a two-day retreat here at the Rodgers Ranch.

So you can come to North Carolina, hang out with me, stay at my beautiful, recently designed by my incredible interior designer retreat house. And then hang out with my horses and spend a day here at the Hello Seven office where I will help you to create the vision for your business and come up with your path to becoming a millionaire.

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So you'll be coached by me and members of my team. And we'll have a fabulous time here at the ranch. And that will happen this fall. And there are four chances to win. Okay? Four chances to win, accommodations included, you only have to cover your travel. You should absolutely do this.

So I just want to repeat that for the cost of one copy of my book you will get to support a black-owned bookstore. You will support my business, Hello Seven. You will get a signed copy of my book, We Should All Be Millionaires. And if you do so and you order, you know, you purchase your ticket by Friday April 30, end of day Friday April 30, you will also be registered for my live coaching experience where you'll get to join me and the many other members of this community that have joined already and be coached by me over a 14-day period.

It's going to be a coaching intensive and it's going to be amazing. You're also getting templates and worksheets and all kinds of resources to help you to take action on the things that I have provided in the book. So get so freaking excited, there's like no better deal out there today. So just go to helloseven.co/tour to get your ticket to the book tour. And then you'll also upload that to helloseven.co/book and you will be able to come into this coaching experience that I'm providing, We Should All Be Millionaires Live. It's happening at the end of May. It's going to be freaking amazing. Okay? All righty.

So, without further ado, please enjoy the introduction for We Should All Be Millionaires.

America doesn't respect anything but money. What our people need is a few millionaires, Madam C.J. Walker. I believe every woman should want to be a millionaire. If you agree with me, this book is for you. If you strongly disagree with me, this book is definitely for you.

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Every woman needs to see at least seven zeros in her bank account, at the bottom of her own balance sheet, and in her cumulative net worth. Every woman needs to know what it feels like to wield economic power. That's how we make change. That's how we serve our children. That's how we serve the world.

I want you to know what it feels like to be a millionaire. To own a home with no mortgage. To have the freedom to leave a job you don't love. To have more time to spend with your favorite people doing things you enjoy. To have more time to rest. I want you to know what it feels like to be a millionaire. To have more than you need and be able to put that surplus money to work for your children, my children, and our children's children.

I want you to know what it feels like to solve community problems like providing for kids who can't afford school lunch or creating a community garden by simply writing a check. I wrote this book because that's not the world we're living in right now. The data is daunting. Women are afraid to ask for the money they deserve and need and are less likely to get. Afraid to make more than their partners, and afraid that having a career means not meeting their family's needs.

Screw the thigh gap, let's talk about some other gaps. White women make 79 cents compared to \$1 made by a white man. And Black women make 62 cents. 62 cents y'all. Women also pay more for their debt than men, are less likely to invest than men, and are therefore 80% more likely to be impoverished in retirement.

When it comes to businesswomen entrepreneurs raise less money than men, and only 2% of women-owned businesses ever hit the seven-figure mark. All of this despite the fact that research shows that women are better investors and better leaders than men. We are going to change all of this and this book will show you the way.

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In this book we are going to cover things you've never seen before. And I'm going to teach you how to build serious wealth, increase your income significantly within one year. Get on the path to becoming a millionaire within three years. Stop getting in your own way and increase your power, peace, and joy. And most important, how to start making million-dollar decisions and the exact steps you need to take to get on the path to millionaire status, no matter your current situation or earnings.

Here's what you will not see in this book, me telling you to stop drinking your \$3 latte or to stop being a shopaholic. These are the ridiculous messages women are inundated with by so-called financial gurus on a daily basis. Here's what I will tell you, how to start making a lot more money. In this book you'll learn how to expand your income. You will learn how to add income streams without hustling all the time and start generating an extra \$1,000 or \$5,000 per month. In this book, you'll learn how to expand your income rather than contract your expenses.

And here's why, whether we like it or not money is the source of real power in society. There's very little any of us can do to get paid for the true value of our work, to make our own decisions, to control our lives, and much less to move women, marginalized communities, and society forward without the freedom that money can buy. Your options in life are likely to remain limited if your resources are also limited.

And yes, this is a sad state of affairs. I too would love to live in a world where that wasn't the case. But that world doesn't exist. And so sisters, to claim more power in the world we need more money. Some of the power money offers us is emotional. When we have money, we are confident that we can build wealth and earn more. When we don't, we always fear not having enough and being judged for it.

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I learned that lesson at a young age as a kid in New York City standing in the grocery store checkout line embarrassed about having to pay with food stamps. I remember feeling shame and looking around hoping that none of my friends from school would realize that my family was receiving public assistance.

Many of my schoolmates lived in nice apartment buildings with nice furniture. They went to Kumon, a tutoring program, after school and took art and violin lessons. They had summer passes to the local community pool. I didn't have any of those things because my parents couldn't afford them. But I went out of my way to pretend that my family's financial struggles didn't exist.

I remember in sixth grade being invited by a group of friends to go on a shopping trip to the outlet stores in Reading, Pennsylvania. I was excited to go but didn't have any money to actually shop. But my mother always found a way. My dad had been doing odd jobs and one of them was refilling vending machines. He got paid in coins and that's the only extra money we had.

The morning of the trip, my mother and I sat on the floor of our living room rolling quarters. I went on the trip with \$33 in rolled coins. During the trip I'd browse the stores with my friends, and while they made their purchases of new clothes and sneakers, I'd pretend that I didn't like anything because I didn't have enough money to buy them. Eventually, I did find something I could afford, a wallet.

Looking back now I realized how aspirational to purchase a wallet when I had no money. Even then I believed that one day I'd have enough cash to fill a wallet. I waited until all my friends left the store and then I bought my new discounted leather wallet with my rolled coins.

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Being financially poor can define who you are and shape what you think you are capable of. When your bank account is empty you are assumed to be lazy and uneducated. An unproductive member of society incapable of making your own way.

My parents were hard working smart and quite productive. But I wonder if they knew that. For a time we lived comfortably. But there were other times riddled with layoffs from good jobs, addictions, and all the disadvantages that come with living under constant financial distress.

Would money have solved all our problems? Of course not, but it sure as hell would have solved a lot of them. Money also creates power by giving us autonomy. When we have money, we can make decisions that improve our quality of life and the lives of others without needing anyone else to weigh in. When we have wealth, we can be independent and make our own decisions.

The opposite is true when we're broke. When we don't have money, we can be stuck at a job where we're being sexually harassed because we need that paycheck, dammit. Or with a man who's abusing us because we need the asshole's financial support. We can't even donate to causes we care about or financially support the political campaigns of people we want to represent us in government.

It's harder to advocate for ourselves or others without money, autonomy, and power. If we as women are truly passionate about improving our lives, making the world a better place for our children, and getting equity for all marginalized people, then we need to step up and make bank. That, in my opinion, is the way we take back the power we deserve from people who underestimate and undermine the contributions women like us make to the world every day.

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We've tried using our voices to speak truth to power. We've tried marching. We've tried writing letters to our representatives. We've tried volunteering in our kids' schools. We've tried creating organizations and nonprofits that advocate for the kind of change we want to see in the world. We've begun to raise hell and use our voices. But we need to start playing a different game, a game we can win, even though the rules that apply to men don't apply to us.

We all know a wealthy white man who achieved his success by knowing the right people, by easily landing his first great job, by asking for what he was worth. When a man succeeds this way, he is praised. But when a woman tries to assert herself, she's called a bitch, or worse.

As women, and especially as women of color, we need to wake up to the fact that our rules for playing and winning the game of success aren't the same as a man's. And that's a good thing because the rules that work for men don't work for us. The old boys club that ensures a white man success is not available to us. And if we think about it, we'll realize we don't even want that version of success.

Women need to define success on our own terms and go after our goals in our own ways, even if it seems crazy, or risky, or unusual at the time. Because I've seen over and over again that doing things our own way as women works.

When I was a lawyer first starting out, I knew I didn't want a prominent position at a fancy law firm because I was so over the toxic culture that rules in those institutions. The rigid nine to nine schedule, the limited vacation time, and office politics that always resulted in white men winning and a black woman like me losing.

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During my limited experience working in corporate firms I witnessed things like a partner throwing a stapler down the hallway while screaming at the top of his lungs. And being admonished because I got busy doing important research and wasn't there to receive the lunch delivery I had ordered for senior associates. Clearly senior associates can't be meeting delivery guys at the elevator to get their own lunch. As if.

So I decided to open my own virtual law firm which enabled me to work with clients remotely while wearing a flowy kimono from my kitchen table. I call her my rich lady kimono. She's real cute. And it worked for me to the tune of \$700,000 in annual revenue. Many of my clients, friends, and colleagues asked me how I built such a successful business. And I started teaching them my strategies.

Eventually there was so much demand for business coaching, and I enjoyed it so much, that I decided to close my law practice and coach full time. I transitioned to coaching other women on how to run a business, manage their money, and turn their intellectual property into an empire. Which has turned my six figure business into Hello Seven. Literally, that's the name of my company.

I've learned how to play the game of success by my own rules. And in this book, I'm going to help you to find your own success and chase after your goals on your terms. It's time for all of us to make a lot more money. And by doing so we'll literally spread our wealth around, take our power and agency back, and ultimately change the world. So you know, small things.

I'm interrupting this episode to share an absolutely free training my team and I have created and we want you to be there. If you're a service provider and you're good at what you do, and you're currently earning 50 to \$100,000 per year, then you can absolutely scale to a million per year. It's

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not that complicated, really. It's just a matter of thinking bigger and packaging your skills in a new way.

No matter what industry you're in, whether you're a physician, life coach, yoga teacher, SAT tutor, HR specialist, website designer, stylist, or high school music teacher, you have specialized knowledge, valuable knowledge that people want and need. Let me show you how it's done.

Come to my Power Offers masterclass, it's completely free. And I will show you how to develop a scalable offer that your customers will find irresistible. Head to helloseven.co/poweroffer. That's helloseven.co/poweroffer and pick the time that works for you. I cannot wait to see what power offer you create. Now back to the show.

This is the part of the book where you start to think, “But Rachel, there's no way I can earn a million dollars, even with your help.” And this is where I'm going to tell you that you are absolutely wrong.

You've got kids, babies at home? Me too. I was breastfeeding my youngest when I wrote this. You've got a husband or partner or life companion? Same. You're Black, Asian, gay, trans or a member of a systemically oppressed community? Talk to the black woman who is writing this book. Stuck in a job that won't promote you or give you more than a 3% raise? Been there. You're an entrepreneur who is stuck at \$50,000, \$100,000 or barely making a profit? Done that.

The reason you're not a millionaire yet isn't because you're not capable. It's not because you're not smart enough or not pretty enough. It's not because you're too loud or too quiet. It's not because you didn't get good grades in college or because you don't have enough experience. It's not because you're too black or your butt is too big. Can a person ever be too black? Can a butt ever be too big? The answer to those questions is no and no.

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And it's certainly not because you're not talented enough. It's not because you're a person of color. Not because you identify as LGBTQ plus. Not because you're married. Not because you're single. Not because you're pregnant. Not because you have kids. Not because you've chosen not to have children. Not because you grew up low income, not because you grew up middle class. Not because you live in an expensive city. And not because you live out in the country. Those are not the reasons you're not wealthy.

As I explained in the first half of this book, women, including myself have learned to make a metric ton of excuses about why we can't earn as much money as men. That's a big reason we aren't winning the game that men have successfully played for years. Most of us aren't even on the game board because we have been taught by our well-meaning parents, role models, and systemic racism and sexism to give away key resources.

Strong women like us routinely forfeit our independence, our time, our power, and ultimately our success. We tolerate bullshit and feel guilty advocating for our own needs in our homes, at work, and in our national politics. Deep down a lot of us believe that we are somehow at fault for not getting what we deserve. Whether that's equal pay, or a spouse who does their share of the chores. But the truth is that we can and should think differently.

In the second half of the book I offer five specific practical shifts I've made and helped other women make that create wealth. The big secret that most men won't tell you is that amassing cash isn't really about the money. It's about feeling like a million dollars every day. Because when you feel like a million bucks, you are far more likely to earn a million bucks.

It's also about daily habits and beliefs. Not hustling for everyone else, never questioning your own instinct and value. Not doing every possible thing for

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anyone who asks, and not being truly all in are the key ways that women like us limit how much we can earn, save, and invest. In this book I'll show you how doing less can help you earn more. And why investing in yourself is the best choice you can ever make.

Why should we shoot for 1 million? Isn't six figures enough? No, it's not. Here's the problem, while six figures in annual revenue sounds like success, it doesn't feel like success. Fixed expenses are increasing at a faster rate than incomes making it harder to live a comfortable lifestyle in American cities.

Magnify Money did an in-depth study in 400 metro areas across the United States on what it looks like to earn \$100,000 and found that most households are spending 25,000 or more every year on their housing alone. These households are spending 10,000 or more each year on childcare as well.

Even in the most affordable metro areas in the United States, \$100,000 households are left with 2% disposable income. That's only \$2,000 per year after paying their basic expenses. In other words, even when you earn \$100,000, you are likely only one emergency away from financial distress.

In 2018 with the economy at its most robust in years, 61% of Americans said they could not cover a surprise expense of \$400. In 2019 a study by the AARP found that 53% of American households did not have an emergency savings account, including a quarter of those who earn more than \$150,000 a year.

And remember the goal isn't just to get by, the goal is to live a comfortable life and to make a big impact on the world. How are we going to back our desired political candidates, contribute to important charitable causes, and

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help the people around us if we are barely making ends meet? No sis, it's time to shoot for a million.

Okay, but how do you define millionaire? I define a millionaire as a person who has more than 1 million in assets or who generates an income of 1 million or more per year. When you are making this kind of money, trust me, it's possible, you can enjoy your life and make the world a better place.

When I began my career, I was making \$41,000 per year as a law clerk for a state judge. Back then I couldn't have pictured being a millionaire, but I was already on the path to making millions even if I didn't realize it. My only real asset at the time was my ability to earn a living.

At the time, I didn't realize how quickly I could increase my earnings so I moved into a cheap basement apartment, lowered my monthly expenses, and began building my law practice with just three clients who were all friends of mine. I used my one asset, my earning potential as an attorney, to build more significant income.

In my first year of business, I made approximately \$60,000 more than my previous salary as a law clerk. The following year, I made \$300,000 and the business continued to grow year over year until I hit \$1 million in revenue. To this day, my business is my most valuable asset.

But that's not the only way to become a millionaire. My friend Emma Patti is a millionaire, she owns \$1 million worth of real estate. When she was just out of college, she decided she wanted to buy her first property. So she rented out the bedrooms in her apartment and slept in the living room so she could live rent free. She didn't buy nice clothing or furniture and lived as frugally as possible. She worked a full-time job and on the weekends she would find discarded furniture, restore it, and then sell it on Craigslist for a profit.

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She lived like this until she could afford the down payment on her first property. She rented out that property and earned an income from it. And then she saved up to acquire her next property. She did this for 10 years and now she is a millionaire who doesn't have to work. She spends her days with her son being an activist and doing creative writing.

Another friend, Teri Ijeoma is a millionaire as well. Teri was a schoolteacher. She loved her job but when some big administrative changes came to her school, she found she no longer enjoyed the work. So she decided to cash out her 401k and use the money to trade stocks and try to earn a living from the stock market.

Her first goal was to make \$300 per day in the stock market. She met that goal after a few months and then decided to see if she could earn \$1,000 per day. She met that goal too. Eventually through day trading she accumulated \$1 million in assets. Terry is now a millionaire.

One of my clients is an attorney named Rosezena Pierce. Rosezena left her law firm job to start her own trademark law practice. When Rosezena and I began working together she was making about \$150,000 annually in her practice. After about 18 months of working together, during which she worked hard, hired employees, and acquired more clients, Rosezena had her first \$100,000 month. She is now the owner of a seven-figure law practice, a million-dollar asset. Rosezena is a millionaire.

There are many paths to becoming a millionaire and you are already on your way. If you have a retirement or savings account, own real estate or stock, or have a business that generates income, you have assets that make up your net worth.

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In this book, you'll learn how to grow those assets to a million or more. And if you are starting from scratch like I did, and your only asset is your earning potential, you can turn that into a million dollars too. Stick with me.

At this point you might be wondering, who am I to be telling you all this? Well, for starters, I'm a millionaire. I'm also a mom with three young kids, a bonus daughter, and a loving husband. And I'm the employer of over a dozen people who work for me in my business and my home. My mission is to make as much change and positivity in the world as I can for other women, for black people, and other folks who have been marginalized by our society, and for my children.

But as I mentioned earlier, I wasn't always wealthy, successful, and confident. I grew up low income. My dad passed away when I was in seventh grade. My mom was battling an alcohol addiction when I was a teenager. So my older sister and my best friend's family who lived down the street looked out for me.

When I had my first child, I was broke. My husband and I were living in a cheap ass apartment in Phoenix, Arizona. My first business attempt, a T shirt company, never got off the ground. My second business, a virtual law firm, thrived but practicing law wore me down. And my third business, Hello Seven, has helped dozens of women, including myself, make bank.

That's me, a black woman with plenty of kids and a husband and lots of responsibilities, who started with literally nothing but passion. I've made my dreams become my reality and you can too.

The American government is gravely disappointing. In the United States access to education includes becoming saddled with massive student loan debt. We lack universal health care and universal childcare, unlike most

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other Western countries. And systemic racism and sexism abound in all our institutions.

I don't spend a lot of time raging against corrupt politicians in Washington. My chosen form of protest is to make money and use it to create the change I want to see in the world. Martin Luther King Jr. said, "Privileged groups seldom give up their privileges voluntarily. We know through painful experience that freedom is never voluntarily given by the oppressor, it must be demanded by the oppressed."

Demands require capital. It takes money to lobby Congress. It takes money to support protesters who march in the streets. It takes money to bail out activists and fund research that provides evidence of the need for change. So it's time for us as women to turn toward our money, to begin to focus on our earning potential and our ability to generate wealth.

What works, as I've seen in my own life and in the lives of women I coach, is focusing on our natural skills and talents, being mindful of how we use our time and prioritizing the building of generational wealth because that is how we can make serious change. And if you're not into dismantling the systems of oppression that exists in our world today, why not?

We should all be participating in our collective freedom. However, we have a right to build wealth for ourselves as women for no other reason than we want it. We are allowed to make a million dollars because we want to fly first class, carry a Chanel bag, and order fancy champagne whenever we want. We are allowed to be ambitious for ambition's sake, unapologetically.

This book will show you how to get your money for whatever reason you want it. Some of us want a revolution. And some of us simply want to be financially secure enough to take our kids on a beach vacation, pay for college, and sleep well at night knowing that our family is cared for.

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For others, it might be the freedom to live where you want and make your own schedule, or to not just have a seat at the table, but to own it. And all those options are just as worthy. If you picked up this book, you want to be a millionaire. Regardless of your reasons I'm hyped that you're here because I am certain that the world is going to be so much better when more of us have money.

In 2018, only 1.7% of women owned businesses made more than a million dollars in revenue. That's insane. Imagine if 10% or 20% of women earned that much. The potential of women entrepreneurs to spur economic growth has not been fully realized. Imagine what the world would look like if thousands of femme bosses and businesses were hiring, donating, giving back, and creating products that support women and families. That's the world I want to live in.

I became a millionaire because I knew what it was like to live without economic wellbeing. I knew the shame of being poor and the vulnerability of being broke. I never wanted to struggle like that again. I saw how the heavy financial burdens my parents carried affected their health and wellbeing.

I wanted to eliminate that burden both for myself and my parents. I wanted my children to have a financial head start. I wanted to launch the family legacy of building generational wealth. I wanted to live comfortably in a safe neighborhood and not be up late at night stressing about bills. I want the same for you as well.

My mission is to help every person reading this book make a million dollars. Are you ready? You may not think you are, but trust me, you are. You have all the ingredients of a millionaire; you just need a better recipe. This book is my own personal recipe. It's worked for me and many of my clients. I know it will produce amazing results for you as well.

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Still feeling like making millions is unrealistic? Let me tell you a little story about unrealistic. The first woman self-made millionaire in America, Madam C.J. Walker, was the most unlikely candidate to become a millionaire. In 1867, just five years after the Emancipation Proclamation, Sarah Breedlove, the future madam C.J. Walker, was born to former slaves.

She was their only child born free. Her parents were someone's property for most of their lives. And once they were freed, continued to work on the same plantation as sharecroppers. And yet Sarah somehow knew she was valuable. Despite the many negative messages the world would continuously send Sarah about her worth, she chose not to believe them.

Instead, she chose her mission and ambition to improve her life and the lives of her people. She turned her pain into purpose and got results. Madam C.J. Walker dared to dream of a better world and then got her ass up and created it.

Sarah was forged in fire. She was born at the commencement of the Reconstruction Era. Black men had gone from being enslaved to being empowered with the ability to vote and hold office. In counties like Madison Parish in Louisiana, where Sarah was born, newly freed black people outnumbered white people. This led to a great deal of violence perpetrated by white plantation owners who feared the newly gained political power of their former slaves.

The schools in Madison Parish were torched and teachers were harassed. Southern whites were terrified of what would happen when black people were formally educated. In this climate Sara received only three months of schooling.

The Knights of the White Camelia was born the same year as Sarah. Based in Louisiana it was a paramilitary organization not unlike the Ku Klux

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Klan, whose mission was to maintain the supremacy of the white race. During these years black people were murdered by the hundreds. Southern whites went to great lengths to undo any gains that the black community had achieved since being freed and they experienced no punishment for their actions. Sadly, not unlike today.

The reconstruction era which took place in the United States from 1867 to 1877, was a period of great economic and social turmoil, and resulted in unyielding violence against black people. Despite the great fear and violence of this time, reconstruction was also a brief period of civil rights and civil liberties for black people in the south. If slavery could end, then truly anything was possible.

Sarah's formative years were during a time when a new world was attempting to emerge. A world where black people could build wealth for themselves instead of having their labor stolen. I believe Sarah's vision for the future was born from this harsh and yet hopeful time.

Sara spent years as a bread-winning washer woman, supporting herself and her daughter A'Lelia in harsh conditions. Unlike Sarah, A'Lelia was able to attend elementary school at the St. Louis Colored Orphans home. The school was established by well to do black women Sara met through church. Again, when women are wealthy, they provide for the most vulnerable members of society.

The support that Sarah received enabled her to do better for herself. In 1903 Sara met Annie Malone, a black woman entrepreneur who offered hair care treatments. Sara became a salesperson and hair care specialist for Annie, which allowed her to double her wages. Wealthy women open doors for other women.

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In 1905 Sara moved to Denver with \$1.50 to her name and every intention of making her fortune. She got a job as a cook and in her spare time worked on developing her own hair care formula. Eventually she saved enough money from her main gig to get business cards for her side hustle. She also bought an ad in the local black newspaper showcasing her hair care products and services. Customers loved her formula and soon she was seeing clients around the clock.

In 1906, Sara took on the moniker Madam C.J. Walker after marrying Mr. Walker, a newspaperman. This was also her glow up year, she went from cooking up hair treatments in her home kitchen to a legitimate operation. Madam formed the Madam C.J. Walker Manufacturing Company and traveled the United States at demonstrating what her hair care products could do.

At each location she recruited and trained two black women to become sales representatives for her company. At a time when the majority of black women were employed as domestic servants earning as little as \$100 to \$240 annually, Madam was offering economic mobility. It wasn't long before Madam had an army of sales reps around the country.

By the end of 1907 Madam had made \$3,652 in annual income. That's equivalent to \$104,678 in 2020. In other words, in her first full year in business it could be said that Madam hit the six-figure mark. Prior to creating her company she had barely made \$300 per year.

Madam's gift for teaching, deep understanding of her client's desires, and strong conviction that black women should be financially independent were her strengths, and she used them to build exponential wealth.

In the years following Madam moved her business operations to Indianapolis where she built her first factory, a salon, and a training school.

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She visited Cuba, Panama, Jamaica, Costa Rica, and Haiti to expand her business internationally. She purchased a town home in Harlem where she established a well-known salon and built a mansion in Irvington, New York called Villa Lewaro.

At both of these properties she and her daughter A'Lelia hosted black politicians, activists, and artists. In 1917, Madam Walker gathered more than 200 Walker sales agents for their first national convention, one of the first conventions for American businesswomen. During the event attendees share their testimonies of how the Madam C.J. Walker Manufacturing Company had changed their lives.

On the final day of the convention Madam Walker's theme was women's duty to women. And she encouraged her sales representatives to become community leaders and agents of change. She gave prizes to the women who had sold the most products, as well as those who had contributed the most to charity.

At the end of the convention attendees sent a telegram to President Woodrow Wilson urging him to support legislation that would make lynching a federal crime.

In 16 years Madam C.J. Walker went from struggling washer woman to notable businesswoman and millionaire. Not only did she build wealth for herself, but she trained more than 20,000 sales agents who were also able to become wealthy women who gave back. She was politically active, delivering lectures, organizing demonstrations, and even visiting the White House.

She made large financial contributions to build a YMCA in a black community in Indianapolis, to the scholarship fund for the Tuskegee Institute, to the NAACP's anti-lynching fund, and to countless other social,

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educational, and arts institutions that benefited and advanced the lives of black people.

Madam Walker left us an inspiring legacy. She taught us that becoming a millionaire is not just about stunting in your new whip with your girls, which Madam definitely enjoyed. It's also about empowering others, charitable giving, and being a politically active citizen.

Madam C.J. Walker had every excuse not to become a millionaire. She was born to slaves. She was poor. She was black. She was an orphan. She was widowed. She was a single mother. She was abused and cheated on. She lived in an unsafe neighborhood. She had three months of formal education. She experienced racism, and sexism, and violence. She was the sole breadwinner. She was accused of stealing. Her name was sullied among her peers. She was disenfranchised. The government passed laws to limit her access to success.

And despite all these reasons, she still got results. If Madam C.J. Walker could become a millionaire then, you can certainly become a millionaire now. You see, we don't need perfect childhoods, fair governments, or lots of money to become millionaires. The only thing we really need is the belief that we can, and some basic blueprints wouldn't hurt either.

I believe Madam's commitment to practicing self-care, her refusal to accept this station to which society had relegated her, and her belief in her own vision, ideas, creativity, and intelligence were the keys to her freedom, power, and wealth. And these are the keys that we will explore together throughout this book.

Let's begin by looking at the stories you tell yourself. Let's replace stories of weakness, unworthiness, and failure with your million-dollar story.

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Okay y'all, so what did you think? Are you as pumped up as I am right now? I really hope so. If you want to read the entire book, make sure to head over to helloseven.co/tour to get your copy of the book and to join the virtual book tour. And you'll also, after you purchase your ticket to the virtual book tour, be able to upload your receipt to helloseven.co/book and for free get this incredible live coaching experience that I'm leading in May. Please join us for that.

Thank you so much for being a part of this experience. I am just overwhelmed with the outpouring and the excitement and just all of the joy and the momentum that has happened around this book. Folks are excited, folks are purchasing, folks are sharing it. People say that they are getting their copies of the book and then their mothers are stealing them from them, which I love to hear.

So it's just been absolutely incredible. I love all of the support. I so appreciate you. Thank you, thank you, thank you. I'm just like overwhelmed with gratitude. And let's keep this party going. Let's keep spreading the message and let's have a really good time while we do it. I will see you during the virtual book tour and yeah, it's going to be freaking amazing.