

## 093: What I've Learned One Year After Publishing We Should All Be Millionaires



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**Rachel Rodgers**

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Everybody, everybody has money issues, has things about their finances or what they believe about their money and their finances and what they're capable of financially and what they're not capable of, what they should do and what they shouldn't be doing financially. There's so much there, it is not just brokenness, right?

We think that the only money problem you have is not having enough. And that once you have enough to cover your bills, and cover your life, and have excess, have disposable income, then you've overcome all your money problems and there are like no further money problems. And I can't tell you how that is so not true.

You want to make more money? You are in the right place, welcome to the *Hello Seven Podcast*. That's seven as in seven figures. I'm your host, Rachel Rodgers. On this show it's all about you and your money. We talk about how to maximize your earning potential, how to make better financial decisions, and how to find your million-dollar idea. That genius business idea that's going to make you a whole lot more money.

I'm here to show you how to expand your income and expand your confidence, power, and joy. If you are a woman, a person of color, a queer person, if you're a person living with a disability, or you don't fit the stereotypical image of what a millionaire is "supposed" to look like, this show is for you. No matter who you are or what you do for a living you could be earning a lot more than you currently do. Your journey to wealth starts right here.

Hello, hello, and welcome back to the Hello Seven podcast. I'm excited to talk to y'all today about the lessons that I have learned since publishing my book, *We Should All be Millionaires*. This baby, where I look a lot more glamorous than I do right now. I'm just coming back from vacation so I've

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got my glow and my beach hair and that's what y'all are getting today. However, if you want to see my glam, just enjoy the cover of this book. I do not look like this on a daily basis, obviously.

But anyway, it's been exactly one year, today is May 4, 2022 when I am recording this episode. And so it is exactly one year since this beautiful baby was published into the world. And I wanted to share some of the lessons I've learned since this book has come out into the world. And yeah, it's been a wild ride, it's been quite a journey. And to be honest, there were a lot of good things and a lot of exciting things that came out of publishing this book and all of the additional, you know, it basically gave me a bigger platform and connected me with a lot more people than I had been before.

And it also burnt me out, which I talked a little bit about on the last episode. And so I needed to take some time to recover from that. And also it's an emotional journey. In this book I share some of my story, personal things that I have not shared before. I'm also putting my ideas out there in a big way. And there's something about it being printed.

You know, it's like I've been blogging online for a long time, I've been sharing my ideas in audio format for a long time at events, right? I have been sharing my ideas with the world for 12 years publicly. But there is something about writing it down and having it published in book format and existing on the shelves of Barnes and Noble that takes it to another level and makes you feel more vulnerable. So there's an emotional journey that's part of it too.

But I want to share with you three things that I've learned since publishing the book that I thought would be valuable for you today. So, first of all, I think the first thing that I learned is that everybody has money issues. Okay? Everybody, everybody has money issues, has things about their finances or what they believe about their money and their finances and what they're capable of financially, and what they're not capable of. What

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they should do and what they shouldn't be doing financially. There's so much there, it is not just brokenness, right?

We think that the only money problem you have is not having enough and that once you have enough to cover your bills, and cover your life, and have excess, have disposable income, then you've overcome all your money problems and like there are no further money problems. And I can't tell you how that is so not true.

I've had so many conversations and heard from so many people who have read the book, sent me DMs, sent me emails, all the things, or I saw in person and they've shared their beliefs around money and their limitations around money. And how much they struggle with feeling that they are worthy to have more, right?

We will actively fight against our own well-being, right? We will actively fight against our own financial comfort and success. And we have an issue with success, I think, in a lot of ways especially people who have been historically disadvantaged, historically marginalized by our society. And so that has been one of the parts of this journey.

And what's interesting is I've done a lot of press since writing the book and people now call me a financial advisor or like a financial influencer, or finfluencer is the phrase I received from a press opportunity the other day. And it's interesting because I've never saw myself as a financial advisor or influencer. I've always saw myself as somebody who is just trying to make more money and show other people how to do it too.

And really I see myself as a business woman first and foremost in terms of my career, right? Like I'm a business woman, I'm an entrepreneur and I'm focused on business and growing businesses, establishing businesses and growing them. And so it's interesting to have these conversations around personal finance.

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I've never seen myself as a personal finance expert, but it's interesting that this book sort of positioned me as that. I didn't realize that I was writing a personal finance book. I thought I was writing about how we should all be millionaires, right, like how we all need to get more money.

And it's an interesting, it's a different way to approach personal finance, right? It's not just talking about 401Ks and IRAs and what to do with your money once you have it, which is what most personal finance experts focus on. They focus on you have this finite amount of money, you're getting this finite amount of paycheck every week or whatever it is, and so therefore how do we divide it up in the best way possible? How do we budget it? How do we plan for retirement? How do we save, et cetera?

And that's all valuable, that is not at all what this book is about and it's not at all what I focus on. What I focus on is how can we get more, right? How can we make what we've got in the pot to work with, bigger? How can we generate more? How can we increase our income significantly and then have more to work with in the world, right?

So that's the first lesson, is everybody has financial issues, okay? Everybody has money issues, everyone has stories in their head about their money. It was very interesting in some of the research that I've done since writing the book, you know, I've seen articles and researched people who are making 250,000 and up. And no matter how much they had saved, or how much they invested, or how much their nest egg was, or what their net worth was.

No matter what their net worth was, everybody surveyed whether they had a net worth of 10 million, 100 million, 50 million, you know, 500,000, 1 million. No matter the number, everybody would feel better if it was doubled, right? And I bet you that's probably true for everybody listening, right? It's like if I could just double the amount of my net worth or if I could

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just double the amount that I had saved in my Charles Schwab account, then that would make me feel better.

And I think it's just because we have fear, right? Economic times go up and down and up and down and so do our stories around money, so do our challenges around money, whether we have it or not. And so I am excited that this book has opened up a conversation about money and a conversation about making more and has challenged people to go out there and get more. So that's something that I'm very proud of and excited about.

So that's the first lesson, we all have money issues. Do not think that your money issues are going to be over once you double your net worth, or you double your income, or once you have enough to pay your bills, or once you have a little bit of disposable income. No, I mean trust me, having more definitely helps, right? I've been poor and I've been now wealthy, and I definitely prefer being wealthy over being poor because those challenges are real, right?

And at the same time, it doesn't solve all of your problems in the world, okay? And it doesn't solve all of your limiting beliefs around money and what's possible for you. In fact, I think sometimes it increases the more that you have because the more you feel responsible for and the more challenged you are by it.

So, anyway, I just want you to know that you're not alone and that no matter what your financial story is, no matter where you're at financially right now in your life, everybody, like everybody that you talk to, all your friends, your family members, your clients, your colleagues, everybody in your life has money issues. And I've had a lot of these intimate financial conversations where people are sharing with me about their stories.

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You know, we've started the Hello Seven Foundation and in that nonprofit we've heard people's stories there too. And listen, I know that we struggle with this idea of capitalism and patriarchy and there's a lot about it that fucking sucks. I mean there's no question about that, right? And we do want to create a new world, and at the same time this is the system that we live in now and we've got to take care of ourselves, right?

We have to take care of ourselves. We have to take care of our children. We've got to take care of our people. We've got to take care of our community. And that has to be a priority right now, in my opinion. And I do believe that the more finances we have, the more economic power we have and therefore the more political power we have, where we can see elections shift because we are able to put resources behind candidates that we really believe in.

When we have candidates who represent our interests but they are under resourced, what happens is they don't get elected, right? People don't know about them, we can't afford the TV commercials. I mean, should it be this way? No, I wish it wasn't, but it is, is the reality. And so that was the point of writing this book and that is what I want people to know about it, regardless of whatever their financial story is.

Okay, so that's the first thing, the second thing I want to share are that books are a really, really powerful tool to connect and to share your story, and to have people know you and know what you are an expert at, right? Like know what your beliefs, and systems, and philosophy are. It's a great way to use your voice, it is probably the most powerful way to use your voice that I have found. I think the only thing that rivals it, honestly, is this podcast.

I think a podcast is another great way to use your voice and to connect with people and to have people know you and know your expertise. But this

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book, I am telling you, I don't know what it is, there's something about long form content where you're taking people on a journey.

It's not just sort of like today, right, today will be a short episode, it's a snippet, it's hopefully something that gives you some positive momentum, is inspiring, gives you something that's semi entertaining to listen to while you're driving or going for a walk or whatever it is. And it's useful and it matters, and I think over time all of these conversations, you know, you create a relationship and you connect, right?

And that's true for what happened with my newsletter as well, getting to know people in my audience through my newsletter over a decade, right? But I have to tell you there's nothing that rivals publishing a book.

So anyway, I think that that has been really interesting to learn from and it has really changed my life, it has changed my business. Even before it got published it started to shift things, but really after the publishing date, you know, the podcast opportunities that I have appeared on, the press opportunities, the TV shows that I have been on. Some of which have been out in the world so far, some have not been published yet.

I have a second book deal, which we'll talk about, and that actually happened before this book even came out, just on the pre-sales. That's how much y'all have supported this book, so I so appreciate that. And I want to talk about the second book too. Speaking opportunities, my speaking rate has gone up.

The other thing that has been an interesting shift, I'll give you an example, is that I had a notary public come to my house because I needed to sign some papers for something and this happened literally two days ago. I want to say it was Monday. Or maybe it was Tuesday. Was it yesterday? Dear God, it was yesterday.

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Anyway, so a notary comes to my house, I don't know who the person is, I've only texted with them to confirm. And they show up and they're sitting there and they're kind of staring at me in my dining room. They have papers out, I'm about to start signing a whole bunch of papers, and they're like, "I know you from somewhere." And I'm like, "Um, it could be my book maybe. I wrote a book."

And they're like, "I saw you on Good Morning America and I recorded it because I wanted to record, it was such good advice. I'm so excited." It was like really this incredible moment and connection that happened. And that happens a lot. Not everywhere I go, but a lot of places I go whether it's on the soccer field with my kids or at South By Southwest certainly, I went to a concert and ran into someone who knew me.

So that's the thing that's kind of weird, is running into people in real life who are like, "You're Rachel Rodgers, I read your book." Or I saw you on Good Morning America, or I have been on your newsletter for five years, or something like that. Which is amazing and really cool, and that had never happened before. No matter how long I've been doing this and how many people I've known over the years I've never been recognized the way that I have been now.

And to be honest it scared me a little bit and sent me into my turtle shell and I was like, "That sounds scary, I don't want to do that. I don't want people like knowing me off the street." But actually, through some therapy and some coaching I'm feeling a little better about it now and I'm actually excited about these connections that are being made. And yeah, I think it's a good thing, it's an exciting thing.

And it's just amazing that something that I just sat down and wrote over a year's time, maybe it was a couple months out of the year on and off writing this book. Something that I wrote is changing people's lives and causing them to take action and causing them to get results. There have been so

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many people that message me about the 10K in 10 days challenge that they're doing and how much money they made.

And just knowing that these words that I wrote just sitting in my office with my hoodie on, and my coffee, in my pajama pants looking wild, that they are making a difference in people's lives is so powerful and so exciting and so amazing. So that's one of the things that I learned, is that books are a really powerful tool.

So if it's on your heart, if you have something you really want to say in a long form way, if you have stories that you want to share that you think will help people and inspire people, I want to encourage you to go out there, get that book deal, self-publish if you want to. But really put yourself out there because I think writing a book can really change your life. And I feel that so many of us, especially those of historically excluded backgrounds do not have our stories being told.

Still today over 90% of books being traditionally published today are being written by white people, okay? So if you are a person of color, if you are a queer person, if you're a person living with disabilities, if you're a woman, there's a lot of us that need to tell our stories that have not been told. And I mean, I realized it when I watched the season finale of Insecure and realized how much I sobbed like a baby.

I don't know if any of y'all love Insecure like I did and love Issa Rae Like I do, but I didn't realize how much it mattered to me to be seen on that show. To feel like the conversations that I have with my girlfriends are conversations that she's having with her girlfriends and her friends. And like the mistakes that we have all made, that they're making them and showing that, right? And showing just like what it's like to be us, right? What it's like to be a young Black woman.

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And that mattered so much to me and I realized that that's true for this book too, that this matters so much to so many people. To know that there is a Black woman who has made this happen, and that means that it can happen for you too. And I don't take that for granted. I think it's super important to share that story and that's kind of how I came full circle with being okay with being more well known.

So, anyway, that was lesson number two, books are super powerful. Lesson number one was everybody has money issues. And then the third one, I want to talk a little bit about the title. One of the third things that I want to talk about, one of the third lessons that I've learned from this last year, is that people really hate the word should. They feel very uncomfortable about it.

And if there's anything that people challenge me on with this book, it is that. It's the why is it we should all be millionaires? Shouldn't it be could? Or shouldn't be can? Should we really all strive to be millionaires is like the question that I've gotten, not from everybody. I think some people are like, "Yes, I'm with you. Let's do this. I'm ready." Right? I'm ready for more, I'm ready for more comfort, I'm ready for more wellness, I'm ready for it. Right? I'm not going to fight against my own well-being."

And then other folks are like, "I don't know, right? Like, should we really all be striving to be millionaires?" And my answer is yes, okay? Why are we against having resources to use in ways that serve us and serve the world, right? Why should we be against that? I don't think we should.

And with this title, you know, I had a lot of challenges with the title. I pitched it to my publisher and they didn't like it. They surveyed folks and said people didn't like this title, I think we should go with like, what did they say? Million dollar vision or million dollar plan, or I can't even remember all the different titles they had. And I was just like, "No, no, no, it's we should all be millionaires."

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And they were like, Well, I think people will have a problem with the word should, like I think you're going to get dragged is what people told me. Trust me, I've been dragged many times on the internet, it wouldn't be anything new anyway. So I'm not going to not speak and use my voice because I'm scared to get dragged because you know what? Dragging, it's par for the course, you're going to be dragged at different points. It's part of the journey.

So anyway, I really fought for this title and I even argued with people about why I believe in it. And here's what I'm doing with this title, I'm doing two things. One, I'm challenging your status quo. I'm saying you have agency, you have a great deal of control over your own life. You may not have all the control in the world, and yes, there is fucked up shit and we'll talk about that in a second. But the reality is you can literally do whatever you want to do.

I want you to really think about that. You can do whatever you want to do, right? You literally can do whatever you want to do. If you want to wake up today and be like, "You know what, I don't want to live in this country anymore. I'm going to find a new country and then I'm going to move there." You literally could do that, and you probably wouldn't even have to switch jobs, like if you have a remote job, right? Which so many people do nowadays, right?

You can literally do whatever you want. And so the lesson is don't be passive. Don't wait for some outside force to provide for you or to save you because the truth is, especially as a Black woman, as far as I know ain't nobody coming to save me, there will be no saving, right? And so if that is the case, I'm going to save myself, right? I'm going to fight for myself. You can save you, right? You have the ability, you have the intelligence, you have the talent, you have the capability to generate significantly more capital than you currently have access to.

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And so if you know that that is true, and that's what I know is true, I want you to know that that's true so that you can then go do it, right? And you can go make whatever amount of money would create more peace in your life, more joy, more well-being, more generosity, more power, just more goodness, right? Like whatever would do that for you.

Money is a tool, it is not a bad thing, it is not necessarily an evil thing, it can be used in that way. It is a neutral tool and you get to decide what you do with it, and you are deserving of more. I trust you. I trust you with more money. And I want you to trust yourself with more money, okay?

And that is what I'm doing with this title by saying we should all be millionaires, I'm challenging you to believe that. I'm challenging you to trust yourself with more money, with more resources. And to see that when you have more resources, when people who are historically excluded, who are disadvantaged by our society have more, how could that change things? Let's find out, that's never been true. Let's find out and see what could happen. When we have more resources what can we do with them?

So that's one first thing I'm doing with this title in this book and why I was so committed to the word should. And then the other thing that I'm doing with this title and in this book is I'm challenging the historical and systemic racism, sexism, homophobia, ableism, and all of the ways that our oppression and our losing at life is baked into the very fabric of our society, right?

Our society is set up for us to lose, for us to always be on the losing end. And we must fight that at all costs. We must rage against it. And we need resources to fight without burning ourselves down to the ground, right? Resources create opportunity for connecting, for charity, for political power, you know, economic power is what I want for our people.

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So in this book I am telling you how to get it right? I am telling you how to get it and I'm challenging you to do it, despite all of the laws and the systemic way that we do harm to Black and brown people, to queer people, to people living with disabilities, et cetera. And so that is what I'm doing with this book. And so that is my final dissertation and defense of the title, *We Should All Be Millionaires*. Yes, I mean should. Yes, I really do believe that.

And so those are some of the lessons that I've learned since publishing the book. And I just want to give another very heartfelt thank you to everyone who has supported the book, who has read it, who has listened to the audiobook, who has gotten it from the library, who has told a friend to get it, who has bought 30 copies for your clients, who has chosen it for your book club. I so appreciate you. It continues to sell hundreds of copies week after week one year later. And I'm very, very grateful and I hope it continues to change lives and serve people for as long as possible.

And now I have a question for you. So I mentioned that I have book deal number two. And I have, obviously, pitched my publisher on a particular topic, but there's a lot of leeway there. And I want to hear from you. I want to hear from you, what are your thoughts if I were to write, or I am about to write book number two, what is it that you would like to hear from me? What is it that you would like to learn from me? What is the follow up to *We Should All Be Millionaires* that you wish I would write?

I'm so interested and so curious to hear. I have some ideas. I've talked to a lot of you. I've heard from a lot of you about what's next, but I would love to hear more, right? So please share with me. You can tag me on social media or send me a DM on Instagram and tell me what is the book number two topic that you would love for me to tackle next. I would love to hear it.

And then the other thing I want to ask you to do is if you enjoy this podcast, please share it with a friend. Please rate us on Apple Podcasts or Spotify or

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wherever you listen to this podcast and continue to support the show. We have a lot more episodes coming, I know it's been a while. As I mentioned, I burnt myself out. I'm back, I'm recovered, or I'm in recovery I should say. We're all in a healing process, aren't we? We are all in a healing process.

So anyway, there will be more episodes. I'm about to record another one right now, so don't you worry. And the next episode that I hope you will get excited about is going to be with my husband, who is about to arrive here at my office. The two of us are going to be answering your questions about marriage and entrepreneurship and family and balancing all of that. So definitely catch the next episode and I will talk to you then. Bye, y'all.

Big news, y'all, it's not too late to join me at Million Dollar Idea, my luxurious transformative event happening in Greensboro, North Carolina on May 11th. At this point, it may be too late for you to make in-person, but don't worry, there are still a few virtual tickets left. You'll learn to identify, scale, and act on your million-dollar idea all from the comfort of your own home.

Learn directly from me, our Hello Seven coaching staff, and business owners who harnessed the power of their million-dollar ideas and built thriving companies around them. Purchase your virtual ticket today. Run, don't walk. The link to buy is in the show notes of today's episode or you can visit [go.helloseven.co/mdi-workshop](http://go.helloseven.co/mdi-workshop)