

**Ep. 108: Pt 1: 3 Black Women, Generating Over \$30 Million in Sales, Share Their Top Business Tips with Tara Reed and Teri Ijeoma**



**Full Episode Transcript**

**With Your Host**

**Rachel Rodgers**

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## **Ep. 108: Pt 1: 3 Black Women, Generating Over \$30 Million in Sales, Share Their Top Business Tips with Tara Reed and Teri Ijeoma**

Rachel: Even on Instagram I am quick to curate my feed, right? Like I am quick to like shut down, if I'm reading a book and I discover we're not aligned I'm tossing it, I'm not reading it. Like whatever it is, you got to be careful about who you allow to influence you, right? Because this is a million dollar machine, right? Your brain has the opportunity to do all kinds of things, and if you let people who can't imagine it because they haven't done the mental work or they don't believe it for themselves so therefore they can't believe it for you, they're not worthy to hear your dreams, do not share it with them.

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.

Rachel: Well welcome, y'all. Thank you for coming to hang out with us for million dollar ideas and cocktails with Rachel Rodgers, Tara Reed, and Teri Ijeoma.

Teri: Hey.

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Rachel: We have our cocktails here, we have Sangria, so let's start by cheering and saying, "You know what? Thank you for the ability to help other people and pour into them. Also thank you for millions of dollars, because we have all made millions.

Teri: Yeah.

Tara: Yeah, that's right.

Rachel: So let's cheer to I'm rich.

Tara: Cheers.

Teri: Cheers.

Rachel: Cheers y'all. Cheers, get your drinks.

Teri: Cheers, guys.

Tara: Anybody else have their cocktail with them?

Teri: I love it.

Tara: Okay, good.

Rachel: Cocktails, mocktails, tea, whatever you want.

Teri: Whatever it is, sparkling grape juice.

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Rachel: This is delicious, we are drinking sangria made by chef Bea and she's amazing. So thank you, Chef Bea.

So my first question for you all is how did you come up with your million dollar idea? I feel like folks would love to know, right, we all have a million dollar idea inside of us but it's like how do you know it's the one or how did you figure out what it is? Did it just come to you or did you have to really do some soul searching to figure it out? So who wants to go first?

Tara: I can go first. So I've had a couple really great ideas in my career. A lot of them have come from sharing.

Rachel: Yes.

Tara: Like really sharing what I was working on and going through. So if I think about, for example, Apps Without Code and the training program that I run now, that came out of me blogging about my journey building my first app.

So I run a company called Apps Without Code, we teach people how to build their own apps. And I was blogging about my journey building an app, I did a TEDx talk that I got invited to do because of the blog on building, how to build apps.

Rachel: I love it.

Tara: And then I got a bunch of people emailing me saying, "Wait a minute, I have my own idea for an app, can show me how to do it."

Terri: Help me, help me, help me.

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Tara: Help me, help me, yes. And for a long time my answer was no because I was running my first company and I was just like I'm just blogging about this to share, it's just a practice of sharing, right?

Rachel: Yes.

Tara: And actually someone had to force me to write that blog and to share. I did not want to do that blog at all. But I'm so glad that I did because other people got to benefit from it. So sharing as a practice was one of the things that really made me see, "Oh, look, lots of people need this, lots of people want this."

And so I sort of stumbled upon it by seeing how people were responding, but that's because I was putting myself out there.

Rachel: Yes, I think that's so important. I love what you shared too about like you put yourself out there, you start to see what people are responding to and then you know like, oh, I'm onto something here.

Teri: Yeah.

Tara: Yeah.

Rachel: What was it for you, Teri?

Teri: And I love, I'll tell you mine in a second, but I also love that you responded to the need.

Tara: Yes.

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Rachel: Yes.

Teri: Like instead of just trying to make something up, you were just putting out there and then people were asking for you to give more. And I love that.

Tara: Because you know when you have a good idea when you see people's responses to it, right? There's kind of like a quiet response and then there's like a nod and like a, "Oh yeah, I would like that too." And that's, I think, when you know you're onto something.

Rachel: Yes, I agree. I have a framework for million dollar ideas and one of them is in demand, right? Like it needs to be something that's in demand. So it needs to be something that people are responding to, it's a problem people want to spend money to solve, right? Because it can be a lovely idea but if it's not enough of an idea that's important enough to people that they're willing to spend money for it, it won't go anywhere. So making sure that it's in demand.

Because sometimes as entrepreneurs we think, "I just want to do whatever I feel like doing." And it's like that's lovely, right? Like you might want to run around in the field with fairy wings, but do people want to pay you for that?

Tara: Yeah, it's good for a hobby.

Rachel: Maybe, I don't know. But like you got to find that out, right?

Teri: Go run, baby, do your fairy thing.

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Rachel: Exactly. Listen, run through the fields in your spare time, but come up with an idea that people actually want so you can make some money, okay? Because that's important.

Teri: So I actually, I knew that I was going to be a millionaire, but I thought that I would be one in real estate.

Rachel: Oh, interesting.

Teri: Yeah, like I got my real estate license at the same time that I started investing, so way back in 2010.

Rachel: Yes.

Teri: And I actually became a broker, a real estate broker in Texas. So that means I could have real estate agents under me. I thought I was going to have this really great real estate firm, that we were going to help all the people in Texas relocate and that that's how I would have my million

Rachel: Yes. First of all, can't you see that? Like can you see Teri on a billboard? Buy with Teri.

Tara: Oh, absolutely.

Teri: My cards were so cute. I had like my little real estate cards and my face on there, and an apartment in the back.

Tara: I didn't know this story.

Teri: I totally, I love real estate.

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Rachel: Yes, me too.

Teri: This is so random, but people on YouTube, y'all are going to be like, "What?" So if you scroll all the way to the bottom of my YouTube, my very first videos are all apartment tours.

Tara: You've got the artifacts.

Rachel: Yeah, listen, those artifacts are valuable. My YouTube channel is [youtube.com/helloseven](https://www.youtube.com/helloseven) now. But we changed it because before it used to be my law practice. And I was on there whispering, y'all. Like I would just be like, "So here's what you need to do." And I'm like, did I not want anybody to hear me? Correct, I didn't.

Teri: You were probably at the office during this, so I don't want my boss to know.

Rachel: It's not that, I was just so afraid to be seen. Anybody else relate to that? Like we're so afraid to be seen that we're, I was literally, I had long hair so I had my hair covering as much as possible and was whispering. Y'all can go find those artifacts too, it is absolutely hilarious. And now people know me as this loudmouth, I laugh real loud, like I'm so obnoxious.

Teri: This is great.

Tara: But this is a theme of like how hard it is to put yourself out there. I'm being dragged to write my blog, you're over here whispering. And so if people are feeling like, "Oh, I'm the only one where it's hard to put myself out there." Like clearly that's not true.



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Teri: It's not true.

Rachel: Yes.

Teri: And you got to get over that though, if you're going to really get to the next level.

Rachel: That's right, you do. And you just have to start doing it, right? Like the more you do it, because even though I was afraid I was still doing those videos. So I'm so proud of 2011 me. It was like, I'm going to do these videos anyway because I got kids to feed and I need money.

Teri: Yes.

Tara: But how do you get over that hump and that fear? Because I know so many people get stuck and they're like, "I just don't know how to get over that."

Y'all, I am so excited to tell you about ROI: The Millionaire Summit. This is my first big annual conference. Over 1,000 diverse entrepreneurs heading to San Juan, Puerto Rico, January 24th through the 26th. We are going to have a good time, y'all. We're going to dance, we're going to party, you will see amazing speakers that will teach you how they made their first million, and they're going to show you how to make your next million.

You're going to learn from the best and have diversity, right? You're going to see yourself and your identity reflected on the stage. Join us for ROI, get your ticket now. Trust me, there's going to be so much FOMO, you don't want to be mad in January when you're watching us having a good time on Instagram. So go to [ROI.helloseven.co](http://ROI.helloseven.co) and get your ticket right now.

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Rachel: Yes, I think you just have to, first of all, I think you have to want what's on the other side of it. And if you think about, I try to think about the person. So if I, even today, if I have a speaking gig and I feel a little bit nervous I'm like, "What is the message that they need to hear?" Let me focus on that and not focusing on myself, right?

Tara: You, yeah.

Rachel: Do I look cute enough? Oh, my hair is out of place. I'm scared I'm going to trip, right? Like whatever it is, I'm going to forget everything I want to say. I also get cotton mouth sometimes when I'm speaking. Does that happen to anybody else?

Teri: Oh yeah. Yeah.

Rachel: My mouth gets so dry that I could like barely move my mouth apart. Like it's so wild. It's happened to me twice on speaking gigs. So I get nervous about all of those things. But when I think about what is the message that the folks need to hear who are in the audience, how can I help them? When I focus on helping other people, I get over myself and I'm just like, "Listen, here's the tips y'all need, y'all."

Tara: Because really like, people aren't even thinking about you.

Rachel: They're not.

Tara: Like, you're worried about how you look or how you're going to come off.

Rachel: They're like, "Listen, give us these tips."

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Teri: I don't know, I think people do care. They do care because I always get the random person, like right now I have a button that's undone, I'm going to get a comment, "Teri, Your button was undone." And I'm going to say I don't care.

Rachel: Yes.

Tara: That's fair.

Rachel: Yes, but you had one hair out of place, there was a typo. And it's like, yes, boo boo, it's okay. There was a typo and I'm still out here making millions.

Teri: But what did you learn? I'm so glad you were there. I so glad you were there.

Tara: That's one of the things that sort of changes over time too, right? Because at the beginning there's not that many people who are looking fine.

Rachel: Yes.

Tara: And it's kind of fine. And so the things you think about sort of change. And then you start to, like as you put yourself out there more and more people are listening. And then I think you start to get more of that.

Teri: Yeah.

Rachel: Yes.

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Teri: Another fun fact, if you go to the beginning of my Instagram journey.

Tara: I'm about to go look at this.

Rachel: I know, this is what I'm doing tonight.

Teri: So on the Teri Ijeoma Instagram page I started out just blogging where I was traveling. And the whole reason I started it was just because my family kept saying, "Well send us updates." And I was like, I'm not going to send everybody an update.

Rachel: Right.

Teri: So what I'll do is I'll put a picture up each day on Instagram and I'll just let y'all know. And it was like my blog to myself.

Rachel: Yes.

Teri: So like, really, people started following me just because I was blogging my travels.

Rachel: Yes.

Tara: Yeah.

Teri: I had no intent to do anything else with it, it was just to make life easier for myself.

Rachel: Yes.

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Tara: At the beginning you're talking to yourself, yeah.

Rachel: Exactly. Exactly, you're talking to yourself.

Tara: I was blogging for myself, yeah.

Rachel: Blogging for yourself, making videos for myself on Instagram, right?

Teri: Yeah.

Rachel: You just start and if you're consistent, more and more people will show up. And you'll be like, "I don't know you, you're not my cousin, you're not my uncle. Where you come from?"

Teri: Right, it's like, "Oh, you like this? Okay, cool. Welcome."

Rachel: Yeah, exactly, welcome to the club. Okay, so tell us how you got your million dollar idea.

Teri: Yes. Okay, so from real estate I actually was helping, so I was working at Teach For America at the time and I was helping teachers relocate. And I would make like 50, \$60,000 a summer on top of my job by helping them. So I started investing.

So when I tell people the story of like I was investing as a side hustle. Like, that's where the money was coming from, it was coming from real estate.

Rachel: Yes.

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Teri: And then I was in education, for those who don't know my story, my last job was assistant principal of an elementary school. I quit that to start traveling, and I was affording it by trading stocks. And that's where Trade And Travel comes from, because that's what I did.

Rachel: Right

Teri: And while I was gone, people started asking me to teach them. And so then I was like, "No, I'm not."

Rachel: As one does. I ain't got time for that. I'm out here trying to get these ones.

Teri: I just left my job, I don't want to teach again. But I finally went to one co-working space in Thailand and said, "Okay y'all, everybody who's been asking me, let's do it." So did a class in Thailand, loved it. Did one in Vietnam, loved it. And then got back to Texas, because another fun fact about me, I don't know if y'all know like some of my backstory.

Tara: I've been learning new stuff.

Teri: Did you know that I went to seminary for seven years?

Tara: I did know that.

Teri: Okay.

Tara: I did know this.

Rachel: I don't remember that fact.

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Teri: Yeah, so while I was abroad the seminary called me and was like, “If you don't come back right now, then you're going to have to start all over.”

Rachel: What?

Teri: Yes. And this was my, I had been in seminary for seven years.

Rachel: Wait a minute, why so long? Why does it take so long?

Teri: Girl, it takes forever. So I went to Dallas Theological Seminary, we have to take a class for every book in the Bible. And then I did media and communication. So then I did the media stuff on top of it.

Rachel: Yeah.

Teri: So it just took forever. And then I was working at the same time, I was working in ministry. And so I would only do classes in the summer. So it just took forever.

Rachel: Yes.

Teri: And while I was gone, they were like, “So it's about that time, you got a deadline on this degree if you don't finish.” And I actually remember thinking like, well, it's not that important. Nothing about the seminary degree is going to help my life. Like why do I want to go back?

Rachel: Yes.

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Teri: But I remember my grandmother was like, “No, it's time to come back.” And then another person was like, “But it'd be good to finish. At least you did all this work, finish.”

Tara: Yeah, did you want to finish? Or were you being pulled different ways?

Teri: At that time, like I'm abroad and I'm traveling and I'm loving life.

Rachel: Yeah, living your best life and they're like, “Come home and study some more.”

Teri: Right?

Rachel: And you're like, “Actually, that was not my plan.”

Teri: And the people I was with were about to go to Bali.

Tara: You can't miss that.

Rachel: Miss out on Bali?

Teri: And I still haven't been to Bali yet.

Rachel: Me neither.

Teri: Okay, next trip.

Rachel: Yeah, let's make it happen, okay.



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Teri: But yeah, like I didn't really want to come back. but I'm so glad I did because when I came back my grandmother passed away like the next week.

Rachel: Wow.

Teri: So I'm so thankful that I had come back because I got to say goodbye. If I had been abroad and that happened, I would have been torn apart.

Rachel: Wow.

Teri: So it worked out for the best.

Rachel: Yes.

Teri: And then I finished seminary. But at seminary was where I did my first class for Trade and Travel.

Rachel: Yes.

Teri: My last finals week I asked the school, could I use a classroom because people keep asking me about trading. And they were like, so you're going to teach the class? Because you know, it's at seminary. So they're like, "Wait, why is she doing a finance class here?"

But one of the advisors at the school was like, "Okay, no, she's going to teach it, I support it." Because he was a trader, even though he was a dean at the school. So yeah, that's where Trade and Travel got started, at seminary.

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Rachel: That's interesting. So when did you know it was a million dollar idea?

Teri: I didn't. I just kept working and all of a sudden the millions started coming.

Tara: Yeah.

Teri: Yeah, I'm the type of person where like I just want to serve to the best of my ability. So like, I had two people when I first started, I served them well. And then it was 35 people.

Rachel: Yes.

Teri: And that was so exciting because it was like \$65,000 and I was like, "This is awesome, this is what I used to make as a principal."

Rachel: Yes.

Teri: Assistant principal. And then the next year was my first million dollar year.

Rachel: Yes.

Teri: But I was just serving and trying to make sure the people that were coming, I was serving them well. And they kept coming.

Rachel: Yes.

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Tara: There's such an interesting kind of like formula that's coming out in this conversation. Because it starts with you putting yourself out there uncomfortably and kind of talking to yourself, not with a big audience and just doing it anyway.

Rachel: Just starting.

Tara: Just starting anyway. And then like hitting on something where people are real responding in a way where they're like, "Oh, can you? Can you?" And there being some resistance, like you're resistant to it a little bit.

Teri: Oh my gosh, do you know that whole first year when I was actually building the curriculum, I wanted to quit every day because it was so hard. Like you have to make yourself get up, make yourself write out the slides. And I think now people see our success and they think it was easy.

Tara: Yeah.

Rachel: Yeah.

Teri: Like I remember sitting at the computer having to think through how do I teach this? Like how do I make it understandable? How do I put this together. And people now, they might want to like just pirate our stuff. But it's like that took hours and months and then years of calming and reteaching to get it to be what it should be.

Tara: Trying different ways.

Rachel: And refining it, yes.

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Teri: Yeah.

Rachel: Reworking it, filming it again once you've already filmed it. Lord.

Teri: Yeah.

Rachel: And then redoing all the worksheets and everything. It's like, yes, building curriculum is not, so everybody's like, "Start a course, start a course, it's so easy."

Tara: It's not easy.

Rachel: And it's like, I love courses. I think courses are great, they make you good money. But it's work like anything else and you got to put work in. And it has to be good because when it's good, that's what makes it sell.

It was the same thing for my book, I stopped marketing it after the book launch, right? Like, I just didn't, I just keep doing what I'm doing. But people share it. And then it's just exactly what you were saying, it's the book itself is what selling it.

Teri: Yeah.

Rachel: Your training itself was selling it, right? Like you talking about what you were doing people were like, "Yes, I want more of that."

Tara: Yeah.

Teri: I think especially with courses, people don't realize that we are authors. But instead of my book, like my course is my authorship.

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Rachel: Yes.

Teri: Like this is the work.

Rachel: It is almost, yeah, I would say it's probably more work in some ways than writing a book because you got to film stuff and all of that. But I do think it's very similar. You know, like there's a whole arc to it, there's a story, there's a path you're taking people on, there's a journey.

Teri: There's results you want them to get at the end.

Rachel: Exactly.

Tara: Yeah.

Teri: So true.

Rachel: So true.

Teri: How did you, like how was the writing process? Because people have been asking me to write a book. Like how was it?

Rachel: You know, I'm a batcher, so I realized I'm not good at, you know, my mom would be like, "Just do a little a day." She used to always say that to me about every little thing that I had to do, "Just do a little bit a day."

Tara: Consistently, yeah.

Rachel: And I'm like, "Mom, I'm not a little bit a day type girl." Yeah, I need to go, I need runway, I need a free day, week, or whatever and I will bang it

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out. Because I get excited about something and then I just want to get it done.

Once a product is old, I hold on for dear life because I have more quick start than follow through, right? I follow through because I'm committed to things and because I have a whole bunch of team members that help me follow through. But like, I get excited and I need to put that energy there now while I'm excited.

So what I did was I flew to Hawaii, spent a week with my friend who's a writing coach. And she basically babysat me while I wrote my book. And I had to get a chapter a day done. And that's how the introduction through chapter four of *We Should All Be Millionaires* got written. Then once you have momentum I would come home and like each week, every Friday I had off and I would just use that day to just bang out a chapter.

Tara: But writing momentum is so important. And I think like a lot of people are out there trying to work on their project and trying to do a little a day.

Rachel: Yes.

Tara: And there's so many days where you're just not feeling it, that that is really difficult.

Rachel: Yes.

Tara: And an alternative and I think particularly, I think this is an alternative for everybody, but I think particularly for like women entrepreneurs who kind of have these like intuitive waves of things just sort of coming. The ping comes and you're like, "I know what to do."

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Rachel: Yes.

Tara: And I oftentimes will see people get the ping, "I know what to do, but I'll do it later."

Rachel: I know.

Teri: You can't do that.

Rachel: Don't do it later.

Teri: No, because you'll forget.

Rachel: Clear the decks and do it now because life is full of so many distractions. So it's so easy to say like, "I'm going to do a little a day," but then that time gets away. You got to just give it some runway.

Teri: And I'm with you on the like, I need to do it now and get it done.

Rachel: Yes.

Teri: Because otherwise I lose, I guess I get bored easy.

Rachel: Yes, exactly.

Teri: So like if I don't put it down right now and like all the juicy thoughts right now, in two minutes it's not going to be here anymore.

Rachel: No, I'm going to be like squirrel and on to the next thing.

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Tara: You have to know your formula for what gets you in that like, “All right, I’m going to get it out of my head” mode.

Rachel: Yes.

Tara: I remember when I was building my first app, it was like I had a drink, usually like a whiskey bourbon and Dubstep. Dubstep music.

Teri: Wait what is Dubstep?

Rachel: Listen, that works for me, whiskey bourbon and Dubstep.

Tara: And just like, I would just be like, “I’m in it, don’t bother me, I’m plugged in.”

Rachel: that’s my kind of combo.

Teri: Wait, y’all got to tell me, I don’t know what Dubstep is. What is it? Give me an example. Is it like, boom?

Tara: You were not that far.

Teri: I was on it?

Tara: Yeah, it’s kind of like, okay, it’s like if electronic and hip hop kind of had a baby together, and it’s like...

Rachel: Yes.

Teri: So we’re Googling Dubstep after this.



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Rachel: That's exactly what I listened to when I wrote my book.

Tara: Yes.

Rachel: It's really good.

Tara: Yes, I got a playlist for you.

Teri: Okay.

Rachel: I would switch back and forth between that and Baroque music because it's actually studied that Baroque music helps your brain process things.

Tara: What's Baroque music? Now I don't know.

Rachel: It's like from the, what is it from, like the 1800s or something?

Tara: Okay.

Rachel: And it's like the music that you see when you watch period pieces.

Tara: Like a classical music?

Rachel: Yes, it's classical music. Yes, but it's loud. It's kind of loud, but something about it, and no words.

Tara: It keeps you going.

Teri: How many of y'all have ever heard, this is called what?

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Rachel: Baroque.

Teri: Baroque.

Tara: Baroque.

Rachel: Baroque music. I'm sure some of them have heard.

Teri: If you're a fan of Baroque music, please put that in the chat.

Rachel: It's really good for thinking and for processing things.

Teri: Interesting.

Rachel: So sometimes I would switch back and forth. Like I'd be like, "Okay, let me get into that zone."

Tara: Tell us in the chat if you have like a genre of music that that's your, you're like, "I'm in flow, I'm in the zone."

Teri: Right, it gets you going, yeah.

Rachel: Yes, it helps you. So like I have book two due, right? It was actually due in October, not going to happen, y'all, I'm just going to let you know right now. I already told my publisher, so no worries.

Teri: So this is not a secret.

Rachel: It's not a secret. But like I've been trying to write book two like, almost all year long. And I'm just realizing like it ain't going to happen if I

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just put it in the crevices, right? So I just booked a week, that same writing coach, she's flying to me, she's coming to the ranch. And then we are going to spend the week just getting it done. And by the end of the week we want to have a draft complete.

Teri: See, isn't accountability important?

Rachel: It is, I need babysitting.

Teri: Even when you are a boss, even when you're at these high levels, you need accountability.

Tara: Absolutely.

Rachel: 100%. And that's why I always spend money on coaching. I'm always in a mastermind because I need that accountability. I need to be meeting every other week and asked like what my wins are, because then I'm like, "Well, I got to come up with some, right? Let me go do this thing before the call so I can come and share this win." You know?

Tara: The other benefit of that is that it's so easy to discredit your wins.

Rachel: Yes.

Tara: To like be, particularly as ambitious people, to be thinking about the next thing and you forgot all about the win that you did last week because you're on to the next thing.

Rachel: Yes.

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Tara: And that's not actually a good recipe for keeping going because you're not, like you don't feel like you have a push from the wins.

Rachel: Yes.

Tara: So having someone ask you about, well, tell me about what happened in the last few weeks and what wins you had, makes a huge difference.

Rachel: Yes, I think you get a lot more momentum if you actually celebrate your wins. Because otherwise it just feels like a slog. You just feel like you're just working endlessly with no results, right? So if you don't stop and acknowledge it and celebrate it, and I always ask my clients and my friends like, okay, what are we doing to celebrate that? How are you going to treat yourself? You got to treat yourself. So let's come up with what's our reward for getting that done?

And even on my team, right, if we hit certain launch milestones we get an extra day off or we get other things, you know, other benefits so that we all like know, like, okay, we worked hard and we reward ourselves. I think that's an important cadence to follow.

Tara: Yeah.

Rachel: Otherwise you're just working hard endlessly and you burn yourself out.

Teri: Yeah.

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Tara: I have a confession, I've been doing a terrible job celebrating my own wins lately.

Teri: Me too.

Tara: I'm not doing it well.

Teri: I'm not good at it.

Rachel: Okay, well I'm going to go ahead and schedule a calendar reminder to ask Teri and Tara what are their wins.

Teri: Yes.

Tara: Yeah, we should do that.

Teri: I'll take it.

Tara: I need that help.

Teri: And we will have choose again

Tara: Yeah. I think we all have like some element of like a negative self-talk that pops up.

Rachel: Yes.

Tara: I have two, one of them is I'm not enough, I'm not doing enough. That's one of them. And if I let her, she gets really loud.

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Rachel: And she's probably mean and rude.

Tara: She's mean. She's so mean and rude for no reason. So first I had to figure out like that's not me. That voice is not me, that's somebody else doing that.

Rachel: Yes.

Tara: And then have to like get in the practice of moving her to the side so I can celebrate my wins for a second because it's hard to celebrate your wins and I'm not enough, I'm not doing enough.

Rachel: Exactly, so true.

Teri: And like that is exacerbated when you're on social media.

Rachel: Oh my god.

Teri: Because then it's everybody else is doing everything and I'm not. Then I'm not doing enough really shows up.

Tara: It rages, yeah.

Tara: Yeah.

Rachel: It's so true. And then other people will tell you you're not doing enough in the comments.

Teri: Where you been?

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Tara: Or your mama or somebody.

Rachel: You got typos, your hair is out of place, I ain't seen you in a while.

Teri: You know what's crazy? Like this happened to me, especially even with Teachable. I remember first competition that I did with them thinking that everybody else is better than me. So I'm going in thinking like, "Well everybody's having these six figure days. Everybody is doing this." Well at the time it was like a six figure month

Rachel: Yes.

Teri: And then it wasn't until I saw the leader board that I knew like, wait, no, you're different. So sometimes I do think like people have to show you or you have to be able to see it visually to say like, actually no, you're doing well, you are doing enough.

Tara: Sometimes I have clear evidence and I still can't get it together. I'll give you an example, like two days ago I found myself in a whole panic because we're working on a new software and I'm like, "Oh no, we should have more done." Now, mind you, we're ahead of schedule. I don't know if anyone has ever made software before, being ahead of schedule is like unheard of. Unheard of. We're ahead of the schedule.

Rachel: We're ahead of schedule and it's still rough.

Tara: I'm panicked, because like but we could have more by now. I made up a whole story about that. And so like sometimes doing that work, I've been like, "Wait, hold on." But also that's a scenario where I can look at the calendar, I clearly see that it's ahead of schedule, the user feedback that we have is great. And still, I'm tripping.

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Teri: You're better than me though, because you have a calendar. See I wouldn't have even had a schedule to know I was ahead of schedule. So you're doing good.

Tara: Fair enough. Fair enough.

Rachel: I'm not going to lie, I'm the worst, okay? Because I feel like something like that, like we'd be ahead of schedule and my team would be celebrating. I'd be like, "But did we reach the finish line yet?"

Tara: It's not done yet, exactly.

Rachel: I'm such a killjoy sometimes. I'm sorry, y'all.

Teri: But you know, to tell you the truth though, I think that's needed.

Rachel: Yes.

Teri: I just went to the mastermind with Grant Cardone and he talked about how he is that person for his team.

Rachel: Yes.

Teri: He's always the one that is holding them to bigger targets and pushing them to bigger targets because if not, who will?

Rachel: Yes.

Tara: Yeah.



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Teri: So I feel like the reason that you are in this million dollar successful area is because you are able to say, "But can we do better?"

Rachel: Yes.

Teri: And can we think bigger?

Rachel: Yes, can we push the envelope?

Teri: Can we do this faster?

Rachel: Yes. But I think it is also important for you as the leader, and the team, everybody to celebrate the wins that you've accomplished so far, right?

Teri: So true.

Rachel: And not always be in a space of like, "That was not enough, so do better next time, y'all." First, it's in your head, the mean girl in your head. And then the mean girl to your team.

Tara: It comes out, yeah.

Rachel: Yes, so you have to watch it, right? And I think that's good motivation for me. Like my inner child that's always saying it's not enough because I wanted more attention or whatever, right, whatever is going on. And so I know that I have that, and so it's important to just manage it.

Teri: Yeah.

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Rachel: And to not spill it out on other people that are also working on things. And actually, like members of my team will be like, “This was great. This was more than enough. That was amazing.” And I'm just like, “I'm going to choose to trust you right now.”

Teri: Your team is over there, good job, team. Because I'd be like, “But it's not. Are you sure? No.”

Rachel: Here's the other thing I think you should do, I think you should front load it. So like if you're somebody like you who struggles to celebrate your wins, and you should build it in so you have to do it and make it mandatory, right?

So like, if we complete this ahead of schedule, then we're going to do X, we're going to take two days off. And you tell your team.

Teri: I love that.

Rachel: Then you have that accountability built in. You're taking two days off and everybody's going to ask, “What are y'all doing for the two days?” And you can't be like, “Working.”

Teri: Yeah.

Tara: That's right, something, cool, something fun.

Rachel: Exactly. So like I think it's good to front load it. And I do sometimes something that my friend Susan Hyatt calls pre-capping. Which is like you know how there's a recap that's like after something has happened you recap it? She pre-caps. So she says, “Okay, I'm going to do this thing,

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right?” Like if y'all have a goal for what you want to accomplish before the end of the year, right, you can say, you pre-cap.

And so what that means is you write a letter to yourself or you could write it to a friend, right? And say, “Hey y'all, guess what happened? I did this and I did that, and all of these things happened. And I made these moves. And here was the response. And here's how much money I made. And here's how successful it was and I'm so happy.”

And just like writing a letter to yourself pre-capping what you believe is going to happen. Before a launch you could do this, before other special events or big milestones you can do this. And you can even encourage your team to do it too for like big projects, right?

And then you're going to read it in three months, right, like after when you hit that goal and go back and read and see what happened. And part of it is training your brain to think differently. And then part of that pre-capping letter is also saying here's how I'm going to celebrate all of this success.

And you can even, Susan pre-caps by like, “I'm going to buy myself a gift before the launch to say this is what's about to happen.” I'm kind of have that mindset too. Like I will definitely be like, “Okay, we're going to go ahead and we had a good book launch, so I'm going to put this beach house under contract before the book even launches.”

Tara: Claim the win now.

Teri: Motivation.

Rachel: Yes. For some people, that would stress them out. But that's, I think it's a good way, the pre-capping at least and the pre-building in the

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celebration, right? Booking the trip or whatever it is to make sure that you are putting yourself always in a positive light, always in a positive mindset.

Because here's the thing, this is something that I heard Myron Golden say. He says like, whatever you believe about the future is a lie, right? We actually don't know what's going to happen in the future, right? So like, we can say, I'm going to end the year with X, Y, Z done or with a certain amount of money in the bank, or whatever thing you want to accomplish. You're lying because you actually don't know what's going to happen, right?

So if you're going to lie to yourself, tell yourself good lies rather than bad lies. Tell yourself lies that serve you, rather than lies that make you feel like you can't make it happen, right? So tell yourself something like, "I'm going to hit my goals and I'm so excited about how we're going to make this happen," right? Instead of telling yourself it's never going to work, it's going to fail, I'm going to struggle, I'm going to file for bankruptcy, right?

This is what we do. No one's going to want my stuff, and you manifest it because you bring that energy into it and then when you're in that energy you're not going to feel in momentum when you're doing the action steps to get the thing. So if you're bringing like crappy energy and Eeyore vibes to the action steps themselves, it's not going to attract the people that you want. It's not going to help you grow your business.

Teri: Yeah.

Rachel: You know what I mean?

Tara: Yeah.

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Rachel: So you got to shift how you even approach it. When I write copy, I need to be in a good mood. I need to be like, "Listen, guess what, y'all?" Right? Like I have to be excited about what I'm doing. Don't bring that energy into it because I think if you add the bad energy, it actually causes a negative outcome.

Teri: Can I ask you guys something tough?

Rachel: Yes.

Teri: Spur of the moment.

Tara: Okay.

Teri: What would your pre-cap be for end of the year?

Rachel: For this year?

Teri: This year. You've got three months, last quarter of the year.

Tara: Yeah.

Rachel: Well, it's so interesting, right? Because one of our outside financial advisors for the team has met with the president recently and they were like, "I don't think you should make these moves that you're about to make because, you know, we're in a recession. Let's put it off till next year, let's not go forward with some of the investments that we were about to make to grow the company."

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And I was just immediately like, “Absolutely not.” So my problem is I struggle with small thinking. Don't ask me to be small ever, ever, in any way. Because I'm immediately going to fight that. I just can't do it. Like I literally can't be in integrity with myself and do it the small way. Like I'd really rather take the risk and fail, than play small.

Teri: That's good.

Rachel: That's the truth of the matter. And even, like I don't enjoy failing, right? I don't want to fail, but I just have to keep taking those risks. I feel like how I got here, right, like I was like a little broke child, right? From a low income family that used to get like the government cheese, that big block of cheese. They did not slice that for you.

Teri: That does not work in nachos well, just for an FYI.

Rachel: It's not good in sandwiches, it's too thick.

Teri: Velveeta is much better in the nachos than the government cheese, just so you know.

Tara: It is better.

Rachel: Yes, that, the lard, like all of it, okay? So like none of this is a predictable outcome, right? Like it's not something you would expect to have happened from where I come from, right, and the experience that I had. So if that's true, why would I listen to conventional advice that's telling me to play small, or play it safe, or be conservative? It's just not my ministry. I just have to go big always because that's just how God made me, you know?

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Teri: So but what's your big end of the year thing then?

Tara: Yeah, where are you going?

Teri: Where you going?

Rachel: Well, because the other part of that is what happens is then we start pulling back. Well, our goal was to make 17 million by the end of this year at Hello Seven. And then then it's like, well, let's just say we're going to make this amount instead, you know what I mean? We are pulling it back.

How about no? How about we just go all in and make it happen?

And also fourth quarter, that's always my quarter, right?

Teri: Right, let's go.

Rachel: So I'm like, "What are we going to do? What are we launching? What are we coming up with? What strategies are we going to do to like hit those big goals and not just dial it in, right?" Because anybody would say, you know, a business like ours, as much as we make, people would be like, "Well, that's good enough, right?" And I'm like, no.

Teri: No it's not.

Rachel: Because that's not the number we put on the board at the beginning of the year. So we going to make it happen, right?

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Teri: And taxes are real. So we need to have like eight figures after tax, right?

Rachel: Yes.

Teri: So I'm going to need to like have these bigger numbers.

Rachel: Yes, exactly. And we have a five year plan, and if we don't hit our numbers this year, how does that affect next year? And you know, like people are always like, "Well, it's a recession." Yes, but I choose not to participate when it comes to my business.

I started my business in a recession. I started my business in 2010 and I couldn't get a job at a law firm, not one that I wanted, right? And so I started my law practice, which then became Hello Seven. But like I've been through a recession, I've been through a pandemic, don't let that scare you. People are going to spend money. I'm still spending money, y'all are still spending money, we still showing up and doing things.

So don't assume that because the economy is bad that means that everything is going to fail and you are going to fail, no one wants your offers, there's no point in even trying, right? That's what we do, I think the fear makes us not even take out action. And so we have to get over that and just push through anyway, right? Like some of the best businesses are born during recessions. So this is an opportunity.

Sometimes recessions or these moments where the economy is not good or whatever, it forces us to get back to basics in business, right? It forces us to go back to our clients and say, "What is it that you actually need from me? What is it that I actually do for you that helps you, right? How can I best support you in this time?"

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We just go back to talking to our clients and stop guessing and saying like, let me go back to what's tried and true. Let me go back to the relationship that I have with my community, right. And when you do that, you're going to win, right?

Tara: Yeah.

Teri: And go back to your first love.

Rachel: Yes.

Teri: Take away all the little extra stuff.

Rachel: Yes, all the distractions.

Teri: And let's hone in, focus in, this is the thing that we really want to make amazing.

Rachel: Yes.

Tara: Yeah.

Rachel: Exactly, so good.

Tara: I think for me, what you just said really resonates about going back to your first love and really doing things that spark you up and excite you.

Rachel: Yes.

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Tara: I know that for me, like one of the goals that I have is launching, we've already launched it so let me say it differently. Sort of launching the next version of the software that I'm working on. And it has been such an exciting thing for me because it's something that I love.

Rachel: Yes.

Tara: I love making things that like thousands, millions of people can use. I love that.

Rachel: Yes.

Tara: I love being able to like iterate on it and like you get a notification on your phone that there's a new update to an app. I love those because I'm like, "Oh, what did they do? What did they create next?" In my own nerdy way I love that. This like, oh, there's always got to be a better way, there's got to be a better thing to do, that tweaking.

So for me that's one of my goals for this year and one of the things that I'm going to do this year. But I think it's really connected to doing something that sparks me up and lights me up and makes me feel self-expressed.

Rachel: Yes.

Tara: And I think finding the balance between what you were talking about earlier, something that people are willing to pay for, and also something that lights you up and feel self-expressed.

Rachel: Yes.

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Teri: Yes.

Tara: We talk about sort of like ascending, have you guys ever seen that like Maslow's hierarchy of needs?

Rachel: Yes.

Teri: Yeah.

Tara: Where like at the very bottom you need like food, shelter, like basic thing.

Rachel: Yes.

Tara: And at the top what you need is like self-expression, to feel fully expressed in yourself. And one of the things I'm working on is self-expression.

Teri: Makes me want to sit higher.

Tara: Yeah.

Rachel: Yes.

Teri: Self-expression.

Tara: Yeah, but like putting yourself, a piece of yourself, a piece of your ideas out into the world, that's what self-expression, self-actualization looks like.

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Rachel: Yes.

Tara: Paired with getting out of your way consistently of when you're doubting, or sabotaging, or whatever that is.

Rachel: Yes.

Tara: So I have both personal and business goals that I'm working on. Things that I want to launch and also like layers of myself that are not useful, that are sabotaging, that I want to like keep moving away.

Rachel: Just be done with.

Tara: Yep. And just being in a practice of, because it's a lifelong journey.

Rachel: Yeah, it really is.

Tara: A practice of regularly like, "No, we're not doing that part."

Teri: Yes.

Rachel: Yes. I love it. What you just said is another part of the million dollar idea framework that I teach, which is enjoyable, right? So if you want to, if you have a million dollar idea, it needs to be something that's in demand. But it also needs to be something that is aligned with your strengths, how you show up, how you best serve, something that you actually enjoy.

And people don't realize how that, when people ask me like what would sell? What's hot in the industry? What kind of business should I start? I'm always like, "Nope, no, no, that's not where we start, okay?" We have to go

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back to what brings you joy? What's your natural talents? What are you drawn to? What excites you?

Teri: Yeah.

Tara: Yeah.

Rachel: Because you have to be consistent for years.

Tara: Yes.

Teri: And you got to talk about that thing over and over and over again.

Tara: Yeah.

Rachel: Exactly, forever. Maybe not forever, but you get the point. So like if you gotta show up consistently, you're not going to do that with something that you don't care about, that you don't have passion for or you have no interest in.

Like I'm like anti-discipline, right? Like I feel like you don't need discipline if you love it and you just wake up and want to do it anyway, you know? Like if you would do it for free or it's so exciting to do it, like that's the stuff that I think makes for the best businesses where you just keep showing up every day and it doesn't feel hard.

Tara: I was wondering if you guys know that concept of ikigai?

Teri: No.

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Rachel: No.

Tara: It's a Japanese concept, if you think about like three circles and where they overlap, it's the intersection of what you love, what you're good at, and what makes you money.

Rachel: Yes.

Teri: okay.

Tara: And like right in the middle of that is called your ikigai. That's your thing.

Rachel: Yes.

Teri: Wait, say it again.

Tara: What you love, what you're good at, and what makes you money.

Rachel: Yes.

Tara: And there's something that overlaps all three of those things, and that's called your ikigai.

Rachel: Yes.

Tara: Yeah.

Teri: I love to trade, I'm good at it, and it makes me money.

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Rachel: Right. That's right. Exactly, it's so true. Exactly. And that was for me, like I started as a lawyer and I wouldn't have never known if I didn't go down that path that I love to run a business, right? It was like the running of the business that I loved, I hated the practice of law.

Teri: Yeah.

Rachel: But I loved running a business. So I would have never discovered that if I wouldn't have just taken the leap and started my own practice.

Teri: Yeah.

Rachel: So sometimes you just got to take the next step. It may not be the final step, but it may lead you to what your next thing is, right? Like you going back to graduate from seminary, right? And how that led you to, you know, making Trade and Travel your next thing.

Teri: My next thing, right. So true. And I do love, like there's a part of me, when we think about like my pre-cap, there is a part of me that knows like I'm ordained to serve. Like I will always be in ministry, but it will just look different in different ways.

Rachel: Yes.

Teri: Like whether I'm serving people through just sharing ideas or whether it's teaching trading. Whatever it is, it'll just look a little different.

Rachel: Yes.

Teri: But I needed to finish seminary because it's just part of me.

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Rachel: Yes.

Teri: Like I want to know the word, I want to know what I'm teaching, I want to know what I believe, like what my faith is about. And then I can help teach others, you know?

Rachel: Exactly, yes.

Teri: Yeah.

Tara: I bet that there's a lot of people who are hearing this conversation though, and feeling doubtful about what their thing is. Like it sounds like we all have so much confidence about like, this is the thing that I love that I've got, and it makes me money. And I would imagine that maybe if you, even if you haven't used that word, ikigai, like you've thought about this a little bit, that intersection.

What would you say to people who are like, but I don't know what my thing is. I don't know what I love. I don't know what makes me money?

Rachel: Yes.

Teri: I think sometimes we get so focused on what is my purpose that we forget to just follow our passion.

Rachel: Yes.

Teri: And sometimes it's just what is that thing that intrigues you? Go do that and then keep following that trail until you get to somewhere where you're like, "Oh, this thing actually makes me money."



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Rachel: Mm-hmm, yes.

Teri: I was watching Get Good With Money, the Netflix with Tiffany Aliche and all the people. And there was the one girl who was an artist, and she was a waiter and I think she was trying to create waiting into the thing, because she was like, "Well, that's what other people will pay me for." But there was this whole artistry that she's amazing at, that ends up becoming her business. But she just followed her passion and it actually became her thing.

I feel like if we were more into what is our passion, and let me find it along the way, then like let me find this like this is the one time thing for life then we'd be so much more successful.

Tara: Because it can change.

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Once you join The Club, you get education, you get coaching, you get a community. You get everything you need to remove those roadblocks and start making more money today. If you feel like you're not earning as much

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