



Episode 25 - Transcript

Hey friend, you're listening to The Nicole Walters Podcast. I'm a former six-figure corporate executive who woke up every morning feeling stuck in the life that I built for myself but using my corporate skills I took to the Internet and built a multi-seven-figure business, showing others how they can build a life they love. Now on this podcast, I share stories of being an entrepreneur, a mom to my three amazing girls and a wife to my crazy, cooky dancing Hubbin. I've had a couple of viral videos too. So you know there's going to be a lot of laughs here. So whether you've seen me on my viral vids or on the Today Show or read about me in Forbes, this is the place where we can meet, share stories, share laughs, and share fun. I'm your best friend in your head. So sit back, listen close, and let's get started.

Hey friend, so let's talk about another first, this particular chat that we're having I'm doing from the inside of my car. Why? Because I have had a heck of a day. I am so stinking busy and it's that very busy day that inspired me to say, I need to tell my friends about this because I know that if I am this busy and I have this much going on, well chances are you have a lot on your plate too and the way you're handling it may not be the best way. And guess what? I'm discovering that there is a better way. So let's talk about it.

Let's talk about what it looks like to do for everybody else first. You know what I'm talking about? I'm talking about being the person who pushes aside your own needs 24/7 to make sure that everyone else has covered. And I don't mean the needs of your kids. I'm not talking about the important and urgent things. I'm definitely not talking about the nine to five job that pays the bills.

I understand that we all have certain places that we have to be every single day. We have responsibilities. What I'm talking about is that horrible people pleasing behavior. The thing inside you that takes you from being a giver to being exhausted. Where you are finding yourself being the person who's bending over backwards, changing things around in your life, at your own expense in order to accommodate for somebody else's misgivings and shortcomings.

So I want to tell you a little story. And this one is a personal one. It's something that while I'm not proud of and it isn't something that I ever thought I'd share publicly, it is my truth. And I also want to make sure that whenever I tell you stories or whenever I share things with you, that they connect with your own life.

So this story is my own life. Now, I told you before, and you may have heard in a lot of my different stories that my parents are from Ghana, West Africa. They're immigrants and they came to this country after doing all the work, the paperwork, the stress, everything. They became US citizens, they work hard. They took a lot of pride in paying their taxes because they knew that had taken all the steps to make sure that they could get here and raise their kids in America as Americans and really contribute to the society.

That doesn't mean that they became wealthy. Their story's really similar to a lot of people where they put all their effort in their children and in getting ahead and oftentimes that meant that there were a lot of places financially that they came up short and that was something that unfortunately in their lifetime and in my growing up didn't really change.

They didn't grow up in a world where they knew about side hustles. They didn't really have the space to take on two and three jobs. My dad was a cab driver and my mom was a secretary to boating insurance company and that was how they paid the bills every day. But that also meant that we didn't always have enough. It meant that we often came up short. It meant that there's sometimes just wasn't enough of anything to make sure that ends would meet. And it also meant that when it came time for me to go to college that I had to work and that I had to pay my own bills and their bills.

My parents also needed my financial help and I don't say this as something that's embarrassing. I don't say this as something that's difficult. I say this because I think that it's something that a lot of us share that at some point in time we become financially responsible for our parents. Whether it's when they age after many, many years and we're financially stable ourselves or from a much earlier age because we are the only other able-bodied person in our household that's able to work and pay those bills.

And for some of you, I know that it isn't your parents, it's a brother or a sister or a sibling or someone else in the family that you had to take on the financial support for it to make sure they can get ahead. But what I want to talk about is balance, balance within your giving. So sure, I definitely didn't mind taking care of my parents. Heck, I saw it as a badge of honor, a duty, a pride, but there became a point after college once I was married and working on my own in corporate America where I think things were getting a little bit lopsided. Where it felt like maybe I was bending over backwards and taking away from my own growth in order to accommodate their shortcomings. And this space, this is what I want to talk to you about. Where it's not just about taking care of that family member anymore, making sure that their ends meet and that they aren't doing without but when it gets to the point where you're actually taking away from yourself, when you're doing so much that you're exhausted, that you're not growing, that you're keeping yourself from building a future and a legacy for you to reside in.

And that's where I'd gotten, I was newly married and I was excited about all the things I was going to do with the hubbin. We were going to have kids and get a bigger home. We were

hoping that we'd be able to take on new careers and be proud of them, but that was getting really hard to do. I mean, yes, we had decent jobs and we were able to pay our bills. We are hardly wealthy by any means, but we had enough. But even though we had enough, I had other bills to pay, bills outside of our home. I was taking care of my family and my little sister.

I was cutting checks behind things that may not have really contributed to my growth or help my family get ahead, but they felt like something I had to do. They felt like an obligation and that obligation was breaking my bank, breaking my back, and possibly breaking my future. It came to a point where one day I said to myself, I feel so bad about the funds that I am taking from my household that I know that I can't continue to do this. I can't keep splitting my nine to five paycheck in order to accommodate for paying for another household. It just isn't enough. So I looked at my husband and I said, I'm going to get a second job, I'm going to get a second job and I'm going to babysit and I'm going to cover these bills with this extra paycheck. And that's what I decided to do. I found a job watching a beautiful five month old girl in my own neighborhood.

Now for some of you who've never had to take care of something, I never felt like something was an obligation. You're like, this is crazy. What is this girl talking about? She's working a nine to five job, which we all know, nine to five jobs or more like nine to nine. Right? And she's driving home in traffic and then she's going to babysit someone else's kid just to give away that paycheck. What girl? Yeah. In retrospect, hindsight is 20/20. I look at this and I'm like, this doesn't make sense. It's not stable. It's not sustainable and it doesn't make sense, but I got to tell you in the moment when I looked at, you know, my parents needing a little extra money and you know, looking at all the things that are around me, it seemed to make sense and growing up in a culture where it was like no matter what, you got to take care of your family. That was what I thought I was supposed to do. But there is that balance and that's what I want to talk to all of you about.

Those of you who are saying yourself, I always have to put aside to help build on someone else's dream. Those of you, my friends who are saying to themselves every single day I got this family member with their hand out, every time I turn and I'm worried that I'm not going to have enough. I'm saying that you have to evaluate if it is worth borrowing from your future in order to accommodate someone else's today. Does that really make sense? Or does it make sense to start investing in yourself to start putting that towards your own growth to start planning and making a way for where you are right now? Because then if you're able to grow to a certain level, you're actually able to do the things you really want to do.

Create a future for them that is also sustainable and what is the price you have to pay in order to make that decision. And that's exactly what happened to me. I realized that me working double shift wasn't ever going to change anything for my family. I knew that my parents did deserve to get that help. They did deserve to have the security of knowing that their daughter was making the type of funds that could change her future and theirs too, but me getting a

second job wasn't waiting to do it. And it also meant that I may have to separate myself or at least separate my funds.

I had to say no and it wasn't no forever, but it was no for a certain amount of time. I had to say, I can't continue to pay your bills today because I need this chunk of time to reinvest in myself and my, and by extension our future. If I can get my business going, if I can put all my extra funds towards my household, my kids, and my dreams, and you can just hold on a little longer or maybe even get creative and build for yourself, then I can get to a place where I know that money is never going to be something that you worry about again.

The decision wasn't easy and I can't say that it was easy to let them know and for your family member, I can't say that they're going to take it well but what I can say unequivocally today is that it was the right call. That if you decide that you want to invest in yourself even for a short amount of time and stop splitting your efforts and your funds, that you might get to a place where you're going to actually be able to take care of the people around you that you love the most because you took time to take care of the person who matters the most. And that's you.

It's hard because it sounds counterintuitive. It sounds like it goes against giving. I should pour into myself instead of into others? I know that sounds weird to your ears, but I got to tell you it works because it's a lot easier to build a house upon a strong foundation and if you're going to carry all that weight, you have to get strong first.

I know that these are some of the tough things to chat about and I know that sometimes this hits close to home. Some of you send me messages and Instagram saying, Nicole, I listened to our chat today and I felt attacked. Haha! Understand that having these tough chats or because I care because I want you to bypass the BS. I don't want this to be hard for you. I want you to take the truths that I'm living and that I've experienced every single day, apply them to your life and get the most out of it because you deserve it, your family deserves it and your community deserves it. I'm so glad we had this time to chat today. Thanks for riding along with me in the car and I'll catch up with you next week.

Thanks so much for listening, friend! If you enjoyed this podcast, head over to NicoleWalters.com. I'd love for us to stay in touch, so make sure you drop your email address. I can send you inspiration, business details, and the occasional funny story and because I'm so generous, there might even be a selfie in the mix. Thanks again. Make sure you subscribe and come back soon.