

## **FINAL LOB EPS397 Kim Butler**

[Liz Theresa]

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I'm your host, Liz Teresa, and I help you launch, build online businesses you love. This podcast is all about entrepreneurship, and I hope you like it. Hey, everybody, and welcome to another episode of Liz on Biz.

Here with me today is Kim Butler. Welcome to the show, Kim.

[Kim Butler]

Oh, thank you, Liz. Such a joy to talk with you about such an awesome subject.

[Liz Theresa]

I, well, I want to know what we're going to talk about, too. Tell us a little bit about what you do.

[Kim Butler]

Well, I help people nationwide with their personal finances, and I don't have any licenses, so that lets me really represent you, the person that's trying to get results with their personal finances. I have a background with all licenses. I've been doing this for over 30 years, and it actually started when I was in fourth grade and my parents gave me a milk cow.

A milk, like a cow, cow, like moo? A real moo cow. Like, I milked my hand.

My sister and I had them. We sold the milk for a dollar a gallon out of a garage refrigerator.

[Liz Theresa]

Oh, man. That would be \$10, \$20 now. I mean, that's the way people bought milks out of cows.

Oh, my gosh.

[Kim Butler]

With all the cream and everything, right? So I did that all the way through high school, and I had a lot of money, and I was in 4-H. I had to keep all the records.

So really, I've been dealing with personal finance because I had to buy the cows, sell the cows, deal with the grain, the hay, all the registrations, etc., etc. Wow. I've been dealing with finances since fourth grade, and after a while, you figure out a few things.

[Liz Theresa]

Well, and so I have about 6 million questions. So did you have a favorite cow? Yeah.

What was her name?

[Kim Butler]

Her name is Daisy, and I had all my cows named with flowers, but the reason that I liked Daisy is it was late in my career. So junior, senior, you're in high school, and Daisy had a calf that I had chosen the bull. So these are Holstein cows, the big black and white kind.

They're bred with AI, not Shachibizi. Correct. It's called artificial insemination.

And so I had chosen the bull, and she had her calf, and she and that calf won at the Oregon State Fair in 1987, the cow-calf pair for the entire state. And then she went on and helped me win the grand champion showmanship. So the cow-calf is like, you know, a physical body, and then the showmanship is like all the fancy stuff.

And we did grand champion in both of those that year.

[Liz Theresa]

So you could show cows? Oh, yeah. So my dad showed dogs.

My dad did foxhound stuff. Wow. He used to show dogs.

And so if you go to my parents' house, like his den is like all foxhound trophies. Yeah. And there's pictures of him just going like this with a dog, like a hundred million times.

Yeah. Yeah. It's a big...

So when you show a cow, is it like... For people listening, they probably don't do this in their job by now, but is it like you have to hold the head up and then you do something with... Do you do the tail?

But their tails are like so funny. Aren't they just like they flap down? Yes.

[Kim Butler]

And you have to learn how to place their feet. These are dairy cattle, so they're... And their feet are heavy.

Oh, yeah. Well, you have to do that by moving the animal. So you learn how to push on their shoulders and you train them.

You work all summer long to get them in shape for the show from a disciplinary standpoint. Not a lot different than a dog, a little, but...

[Liz Theresa]

Well, bigger, but still wildly interesting. So you grew up in Oregon then? Yes.

That's cool. Okay, so this is like... And then no wonder you're willing to get in there and work for your money.

And so now I want to like... Let's do a wild pivot from show cow to money stuff. So like you said that you're not like a licensed fiduciary.

Is that the word for it? Or you're not like a... You're not with a brokerage.

You're just a person in the world.

[Kim Butler]

Correct. So fiduciary is a good word. That's one type of license.

And then, of course, you have all your stockbrokers. And that's another type of license. And you have your life insurance agents.

And that's another type of license. Yeah. I have had them all in my past.

Oh! Yep. And at some point, I just realized that is not serving my clients.

Because no matter what license it is, it dictates certain things that you do. Of course, your affiliation, like your brokerage. Yeah.

That dictates certain things that you do. And I just got tired of all that. And so I have 11 books on Amazon.

I have 600 podcasts. It was restricting my ability to speak. Yeah.

In a way that I felt was helping people.

[Liz Theresa]

Man, the times we're in. Yeah. I haven't told you what to say and what to do.

Oh, yes. Absolutely. Well, timely.

But no, what's interesting also about this is like, were you ever like, did you ever, it probably was like a come to, like you came to it, right? Like you came to that moment over a period of time where you felt stilted, or you felt like you couldn't say what you really thought. But it was probably a hard moment too, right?

[Kim Butler]

Oh, gosh, yes. Because you're walking away from a career and you're making choices that are very, very different. And holy cow, talk about from a business standpoint.

Yeah. There's just a lot of complexity in that space. And my team still has all those licenses because you have to have the licenses to implement.

You know, you have fee-based planners out there that are charging a fee for their service. And you know, there's good and bad and everything. Right.

They can't help you implement because they don't have the licenses to purchase a product. When we buy a product, we're implementing. But what matters is not only the product that we buy, but the strategy that we use with that product.

So I remain on the strategy side, the actions. And then my team remains on the product side.

[Liz Theresa]

Like they can hit the button, so to speak, but you get to steer the hand and the ship. Yes. Oh, interesting.

And do you ever think like, like, I don't know, I had somebody on this show and I recall, as I recall, and I'm going to mess it up because she was in the money world and I'm not, right? So I'm going to mess it up. But she talked about stock trading a lot, but I don't even think that she was licensed either.

And then somebody said something about it. Like somebody, like I have a friend, like I have followers, right? Or listeners.

So somebody came to me and they were like, wait, she's doing that. She's just doing it. And I was like, well, I guess, yes.

Like, I mean, I'm not there, but yes, she's just kind of doing stuff. And they were like, isn't she going to get sued? Or isn't she going to get in like wicked big trouble for that?

Like, isn't that like, and I don't know, I don't want to get her in trouble, but like you could go back and find her. But like, but like, see, this is where it's like, because the money world, you're right, has so much regulation if you're in it. Yeah.

And then if you're out of it, it's like, what are you have? You know, you're just out there. Yep.

Yep.

[Kim Butler]

Well, and the dare you? No, because the Dave Ramseys and the Susie Ormans of the world don't have licenses either. And so it is a weird space.

But as you know, because this is true in almost every industry, the fact that you have a license for whatever, just basically means that you can take and pass a test.

[Liz Theresa]

Yeah. They just give out driver's licenses. Yeah.

All kinds of people I think shouldn't have them. Exactly. Just hand them out.

[Kim Butler]

So in the world of all things, what matters is how do you help people get results? And do you get results? And so believe me, you know, every professional that's in any space has made mistakes.

I have millions of them. And ideally, as business owners, we learn from those failures and we go forward and we help other people not make those mistakes. And so today I have one focus and it has nothing to do with any of the products that require licensure.

So that's helpful. But more enjoyable is my one single focus can help every single person out there, whether you're an 18 or 22 year old just coming out of school, or you're a 55 year old with a huge business and tons of different investments. It's a space that typically does not get spoken about from money people because other people, they want to talk about investments, just like your gal, right?

That's just sexy stuff. Yeah, yeah. What doesn't get talked about is the cash, the liquidity, the savings, and I'm talking about savings as a verb, like the act of playing money away, and savings as a noun, the act of storing that liquidity.

No financial advisor, that's typically the right licensed word, wants to talk about that stuff because they don't get paid for that stuff. The liquidity, the savings, the boring, effective realm. And so that's my jam.

[Liz Theresa]

Well, and can I, and like, can I, I want to translate it to like anybody that like might be like, liquidity, I have a smoothie. Is that, and like I, but like what you're really getting at is giving, it's kind of like when I picture myself in the context of what you're sharing, I'm picturing myself,

cause I have a big value of like having a lot of money available to me and not throwing it all, like I do invest, it does, they're not mutually exclusive, right? But like, for example, I decided to pay off my student loan early because thank God I could.

And I haven't told anyone cause I was afraid people would be mad that like I was doing well, you know, cause like it's scary out there and people get mad. So anyway, I didn't post about it, but I did pay off my student loan. It was like \$16,000 was left.

So I had enough liquidity or financial freedom that has been self-imposed by just whatever my imagination decided was good. Cause no one, like you said, told me what to do. I just was like, where do I feel safe?

What can I do to feel safe? And then by paying off my debt, it gave me even more liquidity cause I didn't have a \$1,200 student loan payment every single month. And I think if I talked to a financial advisor, they'd say, oh, but your student loan balance is like the interest rate's so low.

And so then they get you to like overthink it. And then they're like, but if you invest in bikes, I don't know, I'm just making something up. But like, if you invest in bikes, the return is 20%, I'm just making it up too.

But like, and then you're like, oh, am I making good money moves if I'm doing something that made me feel safe? Like I go for, you know what I'm trying to say?

[Kim Butler]

I do. So I define liquidity as your emergency slash opportunity fund.

[Liz Theresa]

Oh, oh, I love that. Did you make that up?

[Kim Butler]

Yes, I did. Okay, love it. Yes.

Everybody talks about emergency fund, right? And that's really boring. Like, yes, you should have one.

By the way, did you know that Oprah Winfrey's publicly stated, this is about 10, 15 years ago, that her emergency fund was \$7 million. Wow. Because it's all relative, right?

I mean, if it's just you, then maybe it's five or 10 grand. If it's you and a family, maybe it's 100 grand. If it's you and a family and a business, maybe it's 500 grand.

You know, whatever the number is.

[Liz Theresa]

Yeah.

[Kim Butler]

Please identify the number. That's the first recommendation I'm gonna give to everybody. Identify that emergency number that you set it makes you feel safe.

And if you're married or you have significant other or other adults in the household, then people may have different numbers. Well, that's great. Whoever's got the highest number, that's the number, right?

So let's say your emergency fund is 100 grand. Okay, great. You get your emergency solved, your fund funded, right?

You build it up and you got your 100 grand. Now, please keep going to build your opportunity fund. And more importantly, stop thinking about your emergency fund.

Like, put it in an account. It really doesn't matter where. I mean, I have some suggestions, but just put it in an account and forget it.

Stop thinking about emergencies. Because you get what you focus on, right? So true in business, true in life.

Now we start to build an opportunity fund. Well, guess what? When we're in a position of cash or liquidity or dollars or opportunity or extra money, opportunity fund, when we're in a position of an opportunity fund, opportunity will seek us out.

Whoa.

[Liz Theresa]

Whoa. I'm whoa-ing because there were five things. So like, I would say I only would consider my...

I have opportunity slash emergency, the emergency right now, is what I would say about me. If I had to pick a safe number, it wouldn't be 100,000, to be honest, because I'm not quite there. But I would still say, even if I had, like, even if people listening, because like, I bet some people don't either.

They probably have intermingled money, like me. And I'm like, I think you should even have, like, start with a thousand. Oh, yes.

Just start. A hundred bucks, if that's right. A hundred dollars.

Open the account. I used to say, too, like, and I don't know if this will resonate. I think it may, is

that I used to tell people, like, as I grew my business over the years, I was like, you know, the more bank accounts you set up, the more money you have.

Because like, you have to keep putting money in things. So sometimes when people are like, how do I make sure I have more money? Like, I'm like, set up more accounts.

Yeah. Because then it impels you to do it. Is that Pepper?

It is. Pepper! The dog is talking in the background.

My mom used to work with this lady who, her name, I don't know what the lady's name was. I remember her cat. But her cat was named Pepper.

But my mom had a wicked Boston accent. So used to be like, she used to be like, how's Papa? The lady used to get so mad, like, leave me alone.

And I was like, yeah, you just gotta go with animals. Just animals be. Yes, they be.

My dog was like, she was rabid a minute ago. It's just because somebody walked by. It could be a child.

She'll act like it's an invader. But she's nice, like, if you meet her, you know? Like, if you walk up to her.

She wears clothes. I mean, she wears shirts. Oh, cute.

And she has sensitive skin. And so they kept being like, oh, she's gonna have to be on a special diet and take Cytopoint injections forever and all this stuff. And then I finally, I was like, you know what?

I thought if I give her a shirt, she'd feel a lot better. She needs way less injections. She doesn't need special food.

Nice. I just literally took a T-shirt of mine and I like tied it so it fit a dog. Yeah.

So happy. She's so much happier. That's unbelievable.

That's awesome. We do. But I think like what I also like about what you're teaching too.

I mean, like it's speaking to the emotional aspect of what it means to feel secure, right? Or wealthy, right? Like, cause we don't talk about, like they even say a wealth manager.

I feel like this is even a really great example. Like if you're a wealth manager, right? You're like managing wealth.

But when you're managing the wealth, it's just investments in different things. Yep. You know, it doesn't talk about wealth as like this deeper, beautiful meaning that it is.

[Kim Butler]

Well, and really we should be investing in ourselves. That's what our first investment should be. And if peace of mind and safety drive your ability to get up and create value every day, then your first investment should be that peace of mind fund or that emergency fund.

And then maybe your next investment should be something in your business, like a marketing program or ability to, you know, serve people in a greater way or what have you. And I find that people can do so much better if their investments are truly in things that they can control. And as we know, most of the wealth managers out there take away that control.

[Liz Theresa]

Well, because you're not even the one touching it, which sometimes feels good because if money scares you. But I think we're only ever afraid of things we don't understand in life, right? In general.

And so like if money makes you afraid, it's only because you haven't even tried to open Pandora's box to try to understand it. But you have to, you'd feel so much better. Like I was, so like Kim, I thought, this is recent.

I was like, oh, I bet I'm out of money because I paid my student loans. Like this was like really bothering me because I like took a giant thing. I took a bigger pile of money.

That scared me. So I was like, I bet I'm poor and I don't want to look because then I'll feel more unsafe. Like I felt unsafe because I wasn't sure.

And then I felt more unsafe because I didn't look. Then I was on the phone with a coach who I just happened to be like doing a free like call with her or something. And then she was like, it's never as bad as you think it is if you just look.

And I looked and I had \$16,000 more than I thought I had. I underestimated it by so much because I think I was just afraid.

[Kim Butler]

Yeah.

[Liz Theresa]

You know, everybody, and then we invent these safe numbers. But even if you start with a thousand or start with a hundred or start with 5,000, do you know what I mean? Start like wherever you start, just start.

[Kim Butler]

Well, I'll add an additional tip that can be transformative. And we have thousands of people

across the country that are doing this. Yeah.

And that is to stop depositing your income into your checking account. Okay. Tell me more.

So most people earn an income, whether it's from a business or a corporation or the government, whatever their source of income is, it gets auto-deposited into their checking account where they pay their bills. And what that creates is unconscious consumption. Yeah, yeah, it does.

Money's there, right? And furthermore, because we get paid 26 times a year, but we only pay our bills 12 times a year, there's a huge disconnect in the timing and the cadence of everything. So at a minimum, there are two extra paychecks, right?

Because we probably split our bills into two sections. So we got 26 incomes, 24 out those.

[Liz Theresa]

Yeah, yeah.

[Kim Butler]

So there's two paychecks that are doing what? They're probably just getting wasted because they go just straight into the checking account and they get spent unconsciously. Yes.

So if we'll put a buffer in between, you can do this on your own, you can do this with the help of a guide, put a buffer in between an account that you deposit all your income into. This is even more important for business owner. The business owner has typically numerous sources of income and there's a spouse's income as well.

So put all that income into that separate account and then only put in your checking account what you need to live on that month. And this is way opposite than budgeting because I don't find that budgeting works. I mean, it's helpful for a month.

You kind of- Yeah, yeah, yeah.

[Liz Theresa]

It's like a diet though.

[Kim Butler]

It is, yeah. Yeah. What works even better than that is just put the money that you need to live today in your checking account from this reservoir, we call it.

[Liz Theresa]

Yeah.

[Kim Butler]

And then you'll live your life- From your liquidity.

[Liz Theresa]

Yes. Water metaphors, reservoirs, liquidity. I haven't thought about reservoirs in a long time.

You know, it's funny though. So my dad would, well, I don't know if he'll ever listen and if he does, he'll be mad I said it, but he would self-identify as somebody that always has trouble with money. Like he would self-identify this way.

What's interesting is that he doesn't have that much trouble with it. It's a lot of self-imposed, I'm so bad at. It's not that like he stinks.

Like he does fine. Like, cause I'm there, I see, you know, whatever. But like he does what we're talking about.

He has a big account for like the taxes and then like the big things. And then he just has his like little account for like, I'm going to go to the store. I'm going to get pizza or I'm going to.

And it's like, it's such a simple thing. Like, but if my dad can do it, anybody could do it. Like I met this, there's a person that she may listen to this show, but she, I'm not going to say she is, but she just, we had a conversation about parents and money.

Cause we're in like this age where our kids are little, but then like our parents are not little anymore. Right. You know, and they go through things and I don't have a mom because my mom passed away.

And I have my dad and like, my dad's a lot. I love him, but I do a lot for my dad. And then she was talking about how her, she does a lot for her mother, but she does so much.

Like her mother is like, needs so much attention and stressed me out, but it made me feel less than loved. I mean, in a way, cause I was like, but what she does with money and her mom, like, cause her mom has, her mom has issues with money. And so what she did is she gave her mom, like one of those Venmo cards that you give to a kid almost.

Like if you had a kid in college. Yeah. And that if the mom is in trouble, right.

Or like needs it, it's there. Yeah. And like that, that way she's not giving, like, it's not that like all the liquidity is liquidating everywhere and liquidity needs to be in buckets.

[Kim Butler]

Yeah.

[Liz Theresa]

You know, if you think about, yeah, cause otherwise it's too liquidity and then we'll just spend it. Really Millie? Like you said, like if it's there, it's unconscious.

What'd you call it? Unconscious. Unconscious consumption or unconscious spending.

It's exciting. Isn't that like a brilliant thing to stumble? I mean, you probably didn't stumble there cause you like learned there.

Yeah, but it's brilliant. Yes.

[Kim Butler]

And what we want to do is convert that unconscious consumption to unconscious savings. So we unconsciously spend. Well, let's unconsciously save.

[Liz Theresa]

I want to clap, but I don't know what that's like in the microphone. Can I do it? Just like a little golf clap?

Yeah, absolutely. I learned a new one. It's snapping.

Oh, snap. Yeah. I'm not a loud snapper, but you guys I'm doing it.

It pays out better. Hey, I snapped. No, that's really rad.

And I will say, I noticed that also my savings, like my fidelity for my son has a five to nine. That's on an auto savings. Yes.

My 401k, although it's not called that, it's called a Roth IRA. I think that's on an auto thing too. Everything I automate as much as possible.

The only thing I don't automate is my mortgage cause it's too big. I want to make sure that I moved enough money from the liquidity to cover the right. Cause then I don't just have all the money and do all the, like, I'm like that too.

I'm a wise word, a little. Cause why, why just, you know, why go crazy? What are we doing?

[Kim Butler]

Well, ideally we're living our life according to our own values, right? Not what our parents said we should do. Not what our siblings are doing.

Not what our friends say we should do, but that's not an easy thing. So the first part is to identify those values and then spend your life accordingly. You know, if you want to not go to Starbucks and travel to Europe instead, awesome, do that.

But somebody else doesn't want to travel to Europe and they're, they're for whatever, very

benefited by going to Starbucks. Awesome.

[Liz Theresa]

You do. You know what I like about a lot of the language that you use about money is that it's not shamey. Like, like I'm not afraid to tell you, like, I wouldn't be afraid to tell you stuff.

I can't think of anything embarrassing right now. Like if I, like I went through a phase though recently where I spent money on clothes cause I just hate it. I really hated everything vociferously.

Like in my closet, I was loud about it. Hated everything. So I spent like a few hundred dollars on clothes.

I'm much happier now, but I'm not blindly spending every single time they tell me they got a new top. Yeah. If that makes sense.

Yeah. But I wouldn't be afraid to tell you that. But like some of the ones, that's why I hate Dave Ramsey.

[Kim Butler]

Yeah.

[Liz Theresa]

I think I hate him. You don't have to hate him. But like he would never, I would never want him on the show.

He is not my fave. He's just so awful.

[Kim Butler]

Well, and the sad part is we know people that have been through his program and they may have gotten out of debt, which is wonderful, but then they don't know what to do next. He does not help people in that second phase. And that's a really critical part.

[Liz Theresa]

So this thing is the snowball method. Yeah. Yeah.

That's fine. Yeah. So a little cold, just like his heart though.

[Kim Butler]

Yeah.

[Liz Theresa]

Yeah. Totally. I went to, I had my baby moon before I had my son.

Now this is six years ago, but like we went to Florida and like, we turned on just whatever was on. And it was, it happened to be Dave Ramsey. And some guy called in about like, oh, my mom owes me money.

Cause I paid her mortgage, but how can I go on like this? And da, da, da, da. And the guy was, he was just like, screw your mom.

Let her live with her mistakes. And I was like, that's your mother. You would not exist.

[Kim Butler]

Yeah.

[Liz Theresa]

I don't know. I understand when people hate their mom. Some people should, I guess.

But like, it was so inflated. I was like, what am I listening to? And then I realized it was him.

And I was like, oh, that's why. So mean. Such a pickle.

[Kim Butler]

I call it like the 1990s talk show era, you know, and they would just get so contentious. And that was, that was attractive to some people. I cannot stand that stuff.

[Liz Theresa]

He is of that era though. Yeah. And Suzy Orman was kind of shamey too.

Yeah. She was. I mean, I don't know.

She's probably mellowed now.

[Kim Butler]

Well, there's a really interesting book. It's called the Pound Foolish. And I can't think of the author right now.

It's probably about 20 year old book, Pound Foolish, maybe 15 year old. And it did a lot of research on financial personalities.

[Liz Theresa]

Oh, interesting. And like, probably that there's common threads between the ones that are out there loud. Oh yeah.

They're all loud, actually. I mean, Suzy Orman's rather loud. Jim Cramer's very loud.

Yeah. Yeah. The bow tie and the yelling.

I don't even know what he says because I've never watched it. It's never wrapped my attention. But like, I know there's a lot of yelling.

Yep. I'm glad I work in websites, right? It's much quieter.

I mean, there's yelling, but like it's yelling with caps lock. It's not. Right, right, right.

Like, usually. I've only, honestly, who yelled to my face. It's been years.

I've had like a couple. Like, because you've run across mean clients. One time a client was mad that I, I'll just tell you this.

I don't know why I want to. So she, I was, I had a hair appointment to be totally honest with you. And it was really hard to get in.

So I had to cancel my call with somebody. And I was like, I'll talk to you Monday. I go to talk to her Monday.

She's furious about the Friday that I canceled. It's supposed to be a life coach. Supposed to be so light and sage.

I'm like, why don't you wear sage and let yourself on fire? Because I was like, she was so mean. But then I go to the Zoom call.

She was so mad. Her assistant was mad. And her assistant was like, you just didn't explain where you were going.

And I was like, what do you care? I go, I don't let you go to the evening. I go, we just met.

It's none of your business. And then she was like, it's just so rude. And now we're set back two days.

And I was like, for the weekend? And I was like, what? I go, you know what?

I go, I can't, I'm not going to design. I can't design for people that hate me. And I was like, so I go, and I go, I'm just sorry that you're going to have to miss out on this.

[Kim Butler]

Yeah.

[Liz Theresa]

That's what I said to her on Zoom. Oh, we love it. It's so good.

[Kim Butler]

Yeah, it is good. Oh, it was good.

[Liz Theresa]

And then I saw, so I just saw her name yesterday. That's probably why I'm thinking about her. Because she was on the podcast of a website that I had to fix.

Oh, okay. And so I was like, oh, there. What are they?

Hello, darkness, my old friend. So I was like, I'm just going to leave you here. No, I feel like I've learned so much from you.

Thank you. Just like, and I feel like so much, I feel like safer about my money. I feel less like I make, I feel like sometimes people are like, oh, I don't know if I'm doing everything right.

And I think we need to worry less. It feels like we need to worry less. Am I doing everything right?

And think more about like, like if you understand the liquidity concept, that's creating your own personal financial freedom. It is.

[Kim Butler]

Yep. And that's very profound. As we're wrapping up here, I will share something that's so instrumental, especially for the younger crowd.

And that is the money that you put in your savings account is way more important than the interest rate that you earn on it. Literally for the first 10 years, you know, people are going after these high yield savings accounts, moving accounts every two or three months to try to find the higher interest rate. That interest rate does not matter.

For the first 10 years, just put the money in, your own money deposited. That's what matters.

[Liz Theresa]

And automate it.

[Kim Butler]

Yes, yes.

[Liz Theresa]

If we can. So what did you call it? Do more unconscious saving.

You got it. Good word. Kim, you are the coolest.

Can you tell everybody where you want them to go find you in it? Because you have all these books that we can do. There's just a lot of Kim in the world.

[Kim Butler]

And yeah, so I really encourage people to figure out how they learn best. Do they like to read, watch, listen, or get their hands on things? Getting the cow and making the milk.

Amazon for the readers, right? And the listeners, because all the books are on Audible. Podcast for the listeners that don't want to have anything to do with a book.

And then of course, for those that like video, I'm on YouTube, but it's all on the Prosperity Thinkers site. So [prosperitythinkers.com](http://prosperitythinkers.com). And we have a special gift for your listeners.

So if they'll go to [prosperitythinkers.com](http://prosperitythinkers.com) forward slash special, there's a white paper on the subject that you and I have been talking about, because that is my main thing to bring to podcasts. Yeah, everybody can benefit from cash flow control. Yes.

So go to [prosperitythinkers.com](http://prosperitythinkers.com) forward slash special, and you'll get a document that proves out numerically what you and I've been chatting about and shows you how to do it.

[Liz Theresa]

Amazing. You guys, all the links will be in the show notes. Kim, thank you so much for joining us today.

You're welcome. Thanks so much for listening today. Be sure to subscribe and listen again later.

Tell your friends, leave a review, because all of that helps me do all of this. For show notes and more information, check out [LizTheresa.com](http://LizTheresa.com) slash podcast. Liz on Biz is brought to you by the Women's Business League, the only networking organization where women come together to connect, support and grow authentically.

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