

FINAL LOB EPS423 Tania P Brown

[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 Tanya P. Brown. Welcome to the show, Tanya.

Thank you for having me, Liz. Happy to be here. I am thrilled because I feel like in the times we've got to know each other, all I've done is just talk about nonsense and you're just here for it.

And that's, that's a big, the big part of this show is nonsense. Like we need a healthy amount of nonsense to keep this from being like tip number one, do your taxes. I mean, you should, but you don't need me to tell you, right?

But tell everybody a little bit about, about yourself and what you do.

[Tania P Brown]

Thank you. So again, my name is Tanya P. Brown.

I own the Confident Quitters Collective, where we like to say that our job is to help you quit yours. And how we do this is we help women, typically they're corporate leaders, kind of navigate the financial maze of how do you build a financial exit strategy that not only gets you to the quit, but that makes sure you're still standing in 12 to 18 months.

[Liz Theresa]

Whoa. Well, because when people want to confidently quit, is it that they're confidently quitting to go to another, like your clients in particular, are they going, they want to go to another kind of job or is it that they hate their job and they want to quit? Or, I mean, you could tell me, or is it like, Ooh, I want to quit so I can go start a business or do something else?

[Tania P Brown]

For the clients that work with me universally, they want to transition to the self-employment, but

they don't want to blow up their financial lives in the process or the 20 years of work they put into it. So they want a strategy. How do I bridge this personal business gap?

Again, the big thing is, so for me in 12 to 18 months, they're still standing.

[Liz Theresa]

And, and you know, what's interesting about this kind of like business like to have, I love that this is a business by the way, because I think it should be, because you're filling a gap to kind of let people jump on the, what is it? Puddle jump? No, jumping rocks.

Like you're jumping to the next rock, but like, you're like there to hold their hand. If you've ever jumped rocks in a, in a, in a muddy pond. I don't know.

I'm not that outdoorsy, but I was, when I was little, I got into some stuff, but like I pictured that, but like there was also one time when I was, so when I was running my business, it, this reminds me so much of when I had Leo because I hired a baby, a business baby proofer. And one of the things that they teach is like, that you should have this like reservoir of money. So that way everybody still gets paid on maternity leave.

So it's not 12 to 18 months, but one of the things that they taught that she talked about, it was a cool, there was a cool name of the show. It was called baby proofing your business. And, but yeah, she talked about having a reservoir, having like a reservoir.

So you don't go crazy. Is that, but there's probably more to confidently quitting than that. Yeah.

[Tania P Brown]

So kind of how this all came about, like the villain origin story. Yay. Oh, tell us how you became Jafar and you went after Aladdin.

Started off in finance. Okay. If you ask me, it was five years ago, but 1997 is longer than that.

It doesn't feel like almost 30 years. That's what they've told me. Started in banking and finance in 97, moved to financial advising, moved to wealth management.

And then I made this shift to where I would work with corporations and help them build out financial planning programs for their employees. Here was the funny part. Okay.

When the employees would talk to me initially, it was confidential. They were shy. They were quiet.

The second I said, this is confidential. This would not get back to your employers. Here's what I would get.

Get me the beep, beep, beep out of here. How do I? Oh, wow.

Constant. And to do this, I had to be really well-versed in their benefits for some that had really complicated compensation. Think the person that has a ton of bonuses, a ton of stock options, helping them understand what they are, the taxation essentially so they can make an informed decision.

If they leave in three, six, nine months, what does this look like? But I was doing this quite a bit. On the other end, I was also the chair of my small business committee.

And it broke my heart to see so many people shutting down. Their business ideas were great. They were brilliant.

They just miscalculated what they actually needed to sustain themselves. And I say 12 to 18 months, because those are the do or die months. So what I did was I took all of that and reverse engineered backwards and said, to build this program out, the number one goal is to get them to confidently quit.

But I want them to stay quit. Yeah, that's the right word. But you know, but just stay free.

I want them to stay free. Yeah. What are the elements that needs to be in place for this to happen?

Where are all the steps that I saw? That was how this got built. And I felt the call to move forward and make this into a business.

I am a person of faith. So I prayed, I felt God saying you need to move on. And as a good and faithful Christian, I was like, Oh, hell no.

[Liz Theresa]

Not my proudest faith. But I was like, when people are like, I'm looking for a sign from God or the universe. And then like, they get the sign and they're like, can you show me a signier sign?

Then that sign, that sign wasn't really a sign though.

[Tania P Brown]

Exactly. Because I was giving up the work I had done. Like at this point, I had the position, I had the income, money was not a worry.

And I was like, for real, could this not be done in some other way? And I really felt God saying, okay, you want it your way? Fine.

Within months, my leadership changed. I was traveling a lot and everything came to a head when

I was closing on my house and it was going to run right into a corporate meeting for a large client. I knew I couldn't go, told my leadership, trained the people to go do this.

And fast forward a few months, the leadership said they were okay. Great. Thank you.

Fast forward. I got punished on a performance review. Because of that?

I failed the loyalty test. Yes. I was actually supposed to, according to them, basically not go to my closing and go to meetings.

So I failed the loyalty test. So I'm sitting there in the meeting. What are they, mafia?

Like, it's not like that. Where did you work? So I know, but like, it was crazy.

It was. So I'm sitting there. Close on a house.

Yeah, I, it was insane. But my first thought was that I got to be being pumped. Then my second thought was, okay, I have a cocktail mix of being from New York, Caribbean and ex military.

I can just show them all of this. And I thought, no, I'm not going to go out like that. And my third thought was how many hands add to have felt looked at this review and said it was okay.

And I realized I can't fix culture. And I left. You can't.

[Liz Theresa]

That is the most woe and true thing ever. Yeah. That's I mean, even as a, as a business owner, right?

Not somebody in the corporate world, but like, it's almost like when you have a client and they're such a horrible fit. Yeah. That at some point, like, even if you help them along, but like, at some point, you just have to cut and run.

Yeah, like I've had, I've had clients like I have had some nasties, you know, where like, and then they're rotten. And then like, you can kind of get through because I don't do it. Depending on what it is.

I don't have to talk a lot to them. I can just help them. But then at some point, you just have to move on.

But like, that must have been it's almost like, you know, what is it like if you would because you wouldn't do it. So it's like, it just did it. They did it to you.

Like I had to leave, but you wouldn't leave.

[Tania P Brown]

Yep. So I got pushed out and it was the best I felt like I was being pushed out also because it's like so much stuff changed. It was the best thing that ever happened to me.

It didn't feel like it at the time. So those you go Oh, the other thing, when I speak to other people, especially people who got laid off or people who felt they were pushed out or denied promotions, and they love to start a business. When I talked to them, it's not always the first year, second or third, all of us say the same thing.

It was the best thing that ever happened to us. We would never have left on our own.

[Liz Theresa]

No, I think that's 100%. I mean, in that we think about a little bit how I told you about my husband and all the stuff that he went through. And now he's at Harvard.

And it's like that's insane. But that worked out that way specifically, because he would have never in a million years chosen to get another man. He has a master's already.

He would never chosen to keep going to school. And it was like, No, this is what you need to do now. It was like, this is the only path.

The shiny arrows are pointing at it. Like we must I guess it's what we're doing. And then we did.

But like, it's, it's funny, like when you have those moments that you separate, I even think for confident quitters, there's probably because I like that you're calling it confident quitters, because it's so if you're gonna quit, quit confidently. But like, I also feel like it's also there's emotional stuff there, too. Very much.

[Tania P Brown]

Yeah. So I tell people on the outer surface, it's quitting your job to going solo. Underneath that, the core of what I do is help women let go of what serves them so they can grab a hold of what does.

In my case, it's quitting and going into their calling. Almost every woman I spoke to there's a nudge, there's a feeling this is something they want to do someone to reclaim the freedom of their time. I feel like that's the core for a lot of them.

They want to be free to do the things that matter to them most.

[Liz Theresa]

Yeah, like, because for example, I like picking up my son at camp. Like, if I had a traditional job, there would be a nanny picking up my son at camp, but I get to pick up my son because I work for myself. And I'm allowed.

I let me do that. Do you know what I mean?

[Tania P Brown]

Absolutely. I think my someone had asked what was my moment where I felt successful. And the moment I felt successful, I had to do an emergency cookie crumble run.

Because my daughter's friend was having issues with her boyfriend, and she needed to gather with all the girls to talk about him. And they invited me so I feel privileged. Oh, that's a big deal.

And I thought here I am with the normally, I would not be able to do it. I know it sounds crazy, but sitting there listening to their 16 year old. Right.

But the fact that I could do it, I could be that emotional support. That like makes me have feelings. Yeah, it was really cool.

It was it's so big.

[Liz Theresa]

Did you go to crumble like the crumble store where you get the fancy cookies?

[Tania P Brown]

Is that what you meant? Yes, apparently the crumble store where you get the cookies. And I keep calling it cookie crumble.

They're like, No, it's crumble and Starbucks. Those are the places all choices for heartbroken. That just that just made my tummy go.

[Liz Theresa]

Oh, I want a crumble cookie. It was like, I hungry. My tummy is cookie monster.

I think I'm actually, I like cookies. And I like cookie monster for sure. But we have a crumble nearest I have a gift card that's like now burning a hole in the purse.

But that is special. But that's what I love that that's like how you measure, you know, like, what is the moment that you really felt successful? And I like, so I've been in business a while.

And it's like, I've had a series of moments that made me feel successful. And like, one of them I remember was when I could first afford to buy an iPad. Another one was when I bought or know when I could pay my student loan bill with my business and that because my and I don't have them anymore, because I paid them off last year, which is a big deal.

But I had student loan bill, my payment was like 1200 a month. And I remember when I had my

business covered that bill. I was like, Oh, like, this is really I'm on to something.

And now I'm able to come crazy. Yeah, that was no one. It is a big one.

Do you don't have student loans anymore? Do you? No, no.

Because you're so smart with all the CFP after your name that CFP certified student loan payer.

[Tania P Brown]

They're not a planner. Oh, no, I still have a graveyard of stuff that I just, yeah, I just think what was I thinking? We all do.

[Liz Theresa]

Oh, like random. You mean like bad things you bought?

[Tania P Brown]

Oh, gosh, yeah. Like, Oh, really? Okay.

So when you think about when you start a business, I don't know about anyone else out there. Are you on some money? Yeah, all the graveyard of courses, webinars.

It was insane.

[Liz Theresa]

How much money I spent was my biggest waste of money that I'm excited to tell you about was I hired a PR person because I was like, Oh, like, I'd like some PR because I had a show and I was like, Oh, it'd be great if I could get on other shows. And she kept getting me like guest blogging opportunity. And I was like, No, I don't want to blog.

I really just want to be on podcast. Like this is like, this is a lot of work for me to write articles for other websites. You know, it was the biggest waste of money.

I think she got me on two shows that are super random had nothing to do with my, my audience. I don't know how I got there. And, and I spent like 1500 to \$2,000.

I think it was just for a month and a half because after the month, I was like, I gotta get out of here. Because like, I go, she doesn't get it. Like, she doesn't get me.

And I and she was, I think, over promising and under delivering. And so that was my most expensive, but I can, I think we can all relate to the course graveyard that you're talking about, too. But like, have you ever had a bad hire?

Were you hired? And you're like, what's happening? Yeah.

[Tania P Brown]

I'm trying to remember, like, I needed help with, I was at the place where I needed this is years ago before the advent of AI and Canva back then is not Canva. So back in the day, you really needed a virtual assistant to do like marketing materials and stuff. Today, you can do practically everything through AI.

So I hired a virtual assistant. Yeah. But here's the thing.

I didn't really know my messaging. I really didn't know my clients. So she did a beautiful job creating a really bad product for me.

Because it had no meaning. Yeah. And because she didn't really have the background, honestly, she didn't really ask.

It was just off in every way, but I didn't know what was off about it. And she really wasn't equipped to help me know what was off about it. It was just a mess.

Yeah. That was hundreds upon, probably if I add everything up together, it had to be about \$1,500 worth of stuff I never used. Yeah.

[Liz Theresa]

I always say, so like, I've, we, I do get hired a lot for design still because AI looks so AI. It does. But I hear you, because I think for basic things, it's amazing.

And I, my favorite, if you're going to do design gen, this is as a designer, I love, I think Canva AI is the, is the better AI for design gen, because at least you can edit it just by being like edit. But no, that is so relatable. And I've hired, I remember one time I hired somebody, and she started hiring somebody under her to do the work that I hired her for.

So like, I hired her, explain it. Then she hired somebody to do the work that she didn't want to do that I was paying her for. And then I gave somebody else a raise that works here.

And she found out about it was like, where's my raise? And I was like, well, you don't do any of the work.

[Tania P Brown]

But you see, I didn't know you. So when I hired, I just was hiring, there's a difference between hiring somebody to do the work. And then what you do is you do the consultation.

[Liz Theresa]

Oh, I really learn you and write it and do it. Exactly. Meaningful.

I didn't have that piece. It was just a lot of them don't. And those kinds of VAs though, like when they talk about AI, and like AI is taking my job, like all of the people that were doing cut and paste, like menial garbanzine, which is the fake Italian word for garbage, garbanzine.

If you're doing garbanzina, regular basic websites and loser, loser designs that are not meaningful, or like, you know, then that's those are the people that I like, oh, I bet you are being removed for AI. Because like, we what's weird, I thought, because I didn't know, but I sought to learn everything I could about AI. So I've had been in my job, right?

Like I have to I had to learn AI SEO, AIEO, and how SEO has changed based on AI and how buyer psychology has also changed because of AI. There's like a lot of stuff that's changed. So like, I've, I love that.

So I'm like, Oh, let's learn like, because I like to know how things work. And the meaning, but our business apparently has grown. And I'm like, I didn't even notice because, but see, this is why.

And I wonder, I now have five questions for you. I have 100, actually. But like, I now I think about when you help these confident quitters, which by the way, now it's my favorite thing to say, you should have t shirts.

Oh, maybe but when you help them kind of foray into their calling, I love confidently quit so you can go to your calling. There's a lot of C and co sounds and there's something there we could do with something. Is there like a, do you have like a jazzy with that, like a catchphrase?

Cause I'm like, you could be like, confidently quit. So you can go find your calling, confidently quit. So you can come into your calling.

I don't know something like that, but at any rate, when they come into the calling, so when they do the quit button, when they rip off the quit bandaid, cause I imagine it's a very big bandaid though. And it hurts even if you confidently quit, it's still, maybe it's one of those massive ones at the hospital and it rips a little bit of the skin out and you're like, Oh, but I did it. And you're there and that makes it so much better.

But like, do you also support them on the other side of the quit? Cause like, it sounds like you help them prepare to confidently quit so they can step into their calling. Ooh, that's a good sentence.

Confidently quit C and step into your calling. It's like a dance. But like, but like if they, if they confidently quit to step into their calling, do you also help them step?

Cause you help them. Oh, you do? Yes.

[Tania P Brown]

There's a two-step. So when someone works in my program, I bridge the gap because the first part is understanding the personal, but the business part that they're stepping into, we do both. So we work on the personal side.

We work on the basics of, okay, your business numbers, we work on pricing. I have to do both. That's so fun for you.

Yeah, it is. It's a combination. And because my background is taxes, I help them understand the basics of the new tax universe they're stepping into what to be completely honest.

I feel like a myth busters episode. Every time I'm like, no, no, no. This person is sending you to prison.

No.

[Liz Theresa]

So a lot of it is seen a lot too. Yeah. You want to know what I saw that would make your like inner compliance monster need a cookie.

So I, I was helping someone and I can't say obviously cause stuff confidentiality, but I was helping them. Let's say they were, I'm just going to make it up. Let's say they did Botox injections.

And they worked at a studio where you sort of rent a chair to do the needle. And the studio all shared the same Calendly account. Let's say booking system account.

And I'm now I've changed it. So you'd know, no idea I'm talking about, but let's say they all use the same thing. She said one day, this Botox injector, you know, I really don't feel comfortable using the studios Calendly.

I'd like to have my own account. So I go, okay, well, like, can you, did you have access level in your Calendly to export just your, just your clients? So I log in, I suddenly saw every single person that's ever had a Botox injection at the entire studio under different business umbrellas.

So there's just customer data and client data altogether of notes about medic medical notes. This person's got a mole and it's looking kind of weird, that kind of note. And like, there's this, their phone number, this is their AOL instant messenger screen name.

I'm just kidding. Not about that, but like literally like so much. And I just said to her, holy HIPAA violation.

She's like, what are we doing? And then she was like, she was like, what's the problem? And I was like, well, they're getting sued, man.

I was like, and you could do, cause I go and go all your data's together. She's like, will I get sued? And I said, well, not if I get you the hell out of there.

And I was like, but that's, oh my God. All it takes is one breach. And that's it.

Yeah. I was, I threw up in my tummy, not out loud, but like, I thought my tummy did a flip because I was like, somebody did this and was like, that's fine. Yeah.

Whoa. But you myth bust. I love that for you.

So that's going to be, can I, well, I want to ask you something. Cause you're also like, I feel like, cause you get to know the person, right? Cause there's a confidently quitting techniques.

I'm sure that there are, but like, cause for me, it's like cashflow is my number one. It has to be that you need to have a good cashflow reserve. Yep.

There's probably other ones that you've talked to them about, but as part of it that like, cause you said sometimes all these people have as a nudge, like sometimes all they have as a nudge, do you draw out their calling? Are they sometimes afraid to say I want to have a muffin shop? Okay.

Yes. Yeah.

[Tania P Brown]

So a lot of times it's, I rarely find that someone doesn't know what they want. I find they are scared to say it out loud. They're scared.

It doesn't work. And I tell them a lot of times you get the call and you kind of have to have faith in the how, and you just take those steps. And the clarity comes from action.

So sometimes it's coaching them into just action, like just asking people questions, doing an informational interview, maybe taking on someone. And it seems interesting and seeing what happens on the other side. Like I did not have a website with my first few clients.

I literally, I looked in books, saw who may have been a fit. And I was like, Hey, I'm thinking about doing this. Would you like to be my Guinea pig?

That was how I got started. And people said, yes. And from each person I learned, I learned who I enjoyed working with.

I didn't enjoy working with. I learned it's like, I can't do two hour sessions. I would go crazy.

I need a shorter timeline. All those things like what timeframe work, but I learned through doing, I didn't just, I don't know. I didn't just, it didn't just magically fall on me.

So that just expressing that clarity comes from action, action, not being afraid to just look stupid. It'll be okay. They don't think you're stupid.

You feel it because you just, I felt like I was all over the place in the beginning. Oh, me too. The airplane as I was flying it.

Yeah. But there's really no other way you kind of learn. And that was how I stumbled even into this niche.

It should have been obvious with everything I did, but it wasn't. I think I chose a different niche and I just found people were coming to me who were looking to quit, who were looking to go solo, who didn't know, how do I navigate this world of personal and business? And because I knew both sides, I was able to bring it together, but simplify it.

Yes.

[Liz Theresa]

And when you got pushed out, what was your first niche? Cause you said you didn't, your first niche was different. Oh my gosh.

It was so embarrassing. Okay.

[Tania P Brown]

So my, again, it's, it's, you gotta start somewhere. Yeah. It should have been screamingly obvious that this should have been my niche, but it wasn't.

So I had younger kids at the time, so I thought, okay, I can help moms, younger moms who want to quit corporate and move into their calling. And for some it's a job, but it pays less. I didn't quite, it wasn't quite all business and every website I had at the time when I finally got the website had family on it.

Every picture I had had a mom, a dad and kids. I kid you not, I don't know if I was a mom or a parent, but I could not attract a single family member. The only people that came to me, they're like, look, I see your website.

I'm six, I'm 40, something. I have no kids. Can you work with me?

Empty nesters. So those, so I, after a while, I saw the writing on a wall and I just said, obviously something I'm saying is attracting an older group, a group who's either, um, they have no kids or they're empty nesters. So I finally just followed and followed it to me.

And then I created the business around this person that was naturally attracted to me. And I felt like that was much better. If I could go back, I wish I would not have niched so soon because I

would have discovered this.

[Liz Theresa]

I always tell people don't naturally, and I'm a marketer, but I tell it, I say it because I go, you don't even know who you are yet as a company. Like I used to be, I only help women, dah, dah, dah, dah, dah, dah, dah, um, women in business. So I used to be, I help women launch and build online businesses they love.

So it was about women building online businesses and going virtual and going whatever. And then I was like, I have so many men clients. And then over time, my mission statement has evolved.

And now as I help you be the star, you know, you are, and it's so much more about empowerment, um, being your own cheerleader, and all the stuff I sell will make you feel confident online. And it's about confidence and empowerment and stepping into your stardom rather than be having a backstage pass to your own show, you know, and I think that's kind of where I went, but in the beginning it was so different and it's so relatable though. And then I can't help but think about moms in general.

So like, I think about moms that I know, and I think about their jobs and some of them would be like, and I think that there's so, and I don't, I know that this is going to sound sweeping and overgeneralized. So I hesitate to make the statement, but one of my, my nudges when I hear that is some moms are so afraid of leaving their job because they think it could hurt their kid. Yeah.

No. So they don't, they get afraid to even ask you. So I bet they were looking at your website, perhaps salivating and then thinking, but I just can't.

Yeah.

[Tania P Brown]

And what I've told some of them quite bluntly is if medication and therapy is the only way you can make it throughout the week, you're already absent. Well, ding, ding, ding. Um, I would say at this rate, and it's really sad to say hospitalization is becoming almost the top way people come through me because they are so stressed out.

So if you are so stressed out at your job, you are already absent. Like I could tell you when I was stressed out, I wasn't fully engaged with my kids. I wasn't fully present.

I was just so stressed. That's intense.

[Liz Theresa]

Well, that's like when I have clients that really, that's why they don't stay. Cause I'm like, I need to

be a good mom. Like I can't have somebody sucking the life out of me.

So like, if somebody really upsets me, I let them leave. I say, here's how you can leave. And like, here's some of your money sometimes.

And depending on their contract, but then I say all those things. And then, and then I'm like, and here's a nice, happy place for you to go. And often I send them to the same website person that I don't know.

There's like another girl and I just don't know her, but she looks tougher than me. Like she looks like she can take it. Do you know what I mean?

If they're a rough personality. So I send them to her, but she does, she does really well with the people I send. Cause they show up on her website as a testimonial.

Yeah.

[Tania P Brown]

I do refer out. Like if I get that person, sometimes they're just not a fit. If they're too early in their business, I always say, figure out that part.

So we know what direction we're moving you in. And then I'm going to refer out. If the personalities aren't gelling, I will find them another personality to go to.

Like I learned the hard way. You're not going to fix a bad personality fit. And I used to have to do deep breathing exercises to make it through with one.

We just weren't, we just weren't great personality. So I learned the hard way. Just let them, it's not worth it.

[Liz Theresa]

It's not, it's never worth it. So is there a book in you? Do you have a book?

Because you should. I get asked that so often. Cause it sounds like I would buy it.

It's so zingy. Like what you say, like, Oh, confidently quit.

[Tania P Brown]

And it's like, cool. Yeah. When you say all that, it's like, when I think about it, it's like, um, I always say like confidently quitting to your calling begins with clarity.

And have a zingy thing that you say. Zingy thing with clarity, because if I were to write a book, it would be, I feel like it would be the constant myth busting. So the first thing, sometimes I'll hear

why 12 months.

And I'm like, for most people, you're not making a lot of money for the first 12 months. And even for those, that's true that like, Oh God, I can go on forever about the influencers. I hate them months and three months.

Well, here's what I tell people. There's a backstory. So if I was to write a book, when I started really looking at the influencers who did that, I found, I can break them up in categories.

Number one, they had a spouse who basically covered all of their bills and spouse gave them a secondary network. They already had a large following either Instagram email list. So when they left, they had this huge group.

They had this reservoir of people. If you don't have that, it's not going to work or their employer or family member became their first clients, which is if you don't have that, that's tough. That does help.

Yeah. All those things would help. Yeah.

Parents who are business owners. I find if your parents were business owners, you have a headstart on understanding business. That took me a while.

Although they were very bad at it.

[Liz Theresa]

Oh, they're bad at it. But I learned what not to do. I got a little, like I went to the school of hard knocks that way is they brought, they really brought their work home.

And I had to hear about every customer that was awful, but they were in products and manufacturing. So they were in an entirely different business. But once I saw that, I was like, Oh, what not to do?

So don't make anything with metal, least. And now I figure out what I'm really doing. Right.

Like, but like, I learned a lot from them, but that's, but I feel like yours would be like, I don't know how, how to quit a job in 10 days, but that's not it. But I just thought of how to lose a guy in 10 days for that movie. So like how to quit a job.

And I don't know, you could make it up maybe a hundred days, maybe it's more realistic, maybe longer.

[Tania P Brown]

See, I have no idea, but depending on the person and sometimes it's not a direct quit. Sometimes

it's a bunny hop. If they can't, some people just can't afford to do it.

So I'm like, okay, we're doing this in stages. First stage is we've got to free you from what's dragging you down with the job. It may be another job.

And then it may be a part-time job, then it may be full-time. So the strategy doesn't have to be a big leap. It could be, again, it could be a series of bunny hops.

Love that. But that's why I say Mythbusters, because again, my thing is when people say, oh yeah, just save six months of expenses. I'm like, great.

You have six months of living expenses, but what happens if the roof goes bad? What happens if the car needs to be repaired? You're not going to need money for anything other than to eat or live.

And I find people don't think about all of the moving pieces of their financial life.

[Liz Theresa]

Or even just if you want to buy a pair of earrings, you should be able to have it. You have great earrings today. But I was just thinking, even 12 to 18, isn't that the amount of time that if you're fired, you collect unemployment for 12 to 18?

Or it's similar? 18 months unemployment? It is, isn't it?

[Tania P Brown]

Can be. And it actually varies by state.

[Liz Theresa]

Oh, interesting. Because here in Massachusetts, I'm like, oh, well, my husband collected unemployment, I would think, a year-ish before he went to Harvard.

[Tania P Brown]

Yeah, then it's what you're complying with. So that can get a little bit nuanced.

[Liz Theresa]

Oh, because you have to keep applying every single week, trying to play it out. I love it. I was like, but you knew what I meant.

Yada, yada, yada. No. So Tanya, this has been a wicked, you're so interesting and cool.

So if people are listening and they have a business, can you help? This is your last question, by

the way. I didn't get to warn you.

That's what I was saying. But maybe you got the hint because I was like, you've been so cool. But when people are listening and they have a business, do you ever kind of like also kind of can you step into a business too?

Like maybe that somebody's already started and help them like if they feel a little bit like skitter scatter with their finances? Do you do that stuff or not?

[Tania P Brown]

I end up, yes. So someone will come to me saying, I started a business. I don't know financially if I can keep this up because it's a personal side.

Like, did I make the right decision? Did I do? I'm like, let's just take a deep breath first.

[Liz Theresa]

I've done that all day. Thank you.

[Tania P Brown]

Yeah. And I really try to get over the shame of there's not a bad decision. You're learning how to do something you never did before.

So kind of re-reviewing. But I will tell them at that point, it's a little bit of crisis mode because we don't have any backfall. So sometimes after I'm done, I'm like, we need a part-time job or we may need to refigure your numbers.

[Liz Theresa]

I love that though, because you tell it like it is, but also every, it sounds like you will make people feel more confident because confidence comes from clarity. I mean, that's the whole thing with confidently quitting. So you can step into your calling clarity.

I did it. I did it. I did your thing.

I did it. But that's the clarity is so, it's so good because that the clarity, you can't have confidence without that clarity, because how could you be confident if you have no idea? It's like, when I look at my bank account, I do feel like I hate logging in to do it.

Even now, even being successful, I still have the muscle memory of this can be a painful experience, but I still log into this day. And oftentimes the clarity about at least knowing where I'm at for the month gives me so much confidence to be able to take inspired action to either beat my goal or like make a new goal or like run a new promotion or don't or sit and sit and feel pretty.

Cause maybe things are really great.

Do you know what I'm trying to say? But I can't, I can't access that sanity unless I look.

[Tania P Brown]

Yeah. And it's the same thing. And it's interesting because that is my first step with everyone.

We have got to look at your spending. We have to look at your numbers because if you think you have six months of income, what exactly are you basing that number off of? If you don't really know what your average spending is and then even working with them to think through average, but thinking average throughout the year, if you have an electric bill or you have high months, low months, I find people are great at choosing the lowest months for everything.

And I'm like, no, we can't do that in real life. So having them think through their numbers, even with the savings, having them think through the savings. So I do give people a little bit of a formula because some people are like, should I save six to 12 months?

And I'm like, it depends. Yeah. If you already have a business running, if you've had a business, have a business running, have a bunch of active clients, you are already producing income.

You may very well be able to get away with six months of expenses. This is not the other stuff saved. If you have a couple of clients, you really haven't gotten a business together.

We're thinking probably closer to 12 months. You would.

[Liz Theresa]

Cause what if you, if you're dry spell, like if you're cause some agencies too, like marketing agencies, I have friends that run like this and they'll have two clients at a time or three. We have like a hundred. Yeah.

Like, but I like to diversify. Like, cause I'm like, I'm, I'm a really good business person, but like, and I, and I became a really good business person through learning things, but I like to diversify where all the revenue is coming from. So then I'm not like, I don't have a hammer to my knee.

If somebody leaves, you know, I can move on.

[Tania P Brown]

Absolutely. But 24 months is if you're starting from zero, because when you think about it, you are starting, I mean, if you're a zero, please don't quit if you're starting from zero, but if you so happen to not have any options, 24 months, but I often say it's not necessarily, you know, the amount you need, that amount doesn't always have to be savings. It could be part of it is a part-time job.

So yes, that's the amount you need, but there could be sources where you can get that. So when I work with what makes sense for that person.

[Liz Theresa]

I love it. Okay.

[Tania P Brown]

Tanya, tell everybody how they can find you online. Thank you. Well, you can find me online at [www](#).

Tanya that's T-A-N-I-A-P Brown.com.

[Liz Theresa]

Amazing you guys, the links will be in the show notes. Tanya, thank you so much for joining us today. My pleasure.

Thank you.