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Jeffrey: No man but a block head ever wrote except for money. That's the opinion of Samuel Johnson, at least a few hundred years ago. So I guess on one hand I—that makes me and numerous other authors utter blockheads, and if—and yet on the other hand, I am troubled to know that numerous creative entrepreneurs, numerous small business owners are in a way impoverished by their mindset toward money.

So we're going to **[INAUDIBLE, 0:34]** today like what is your relationship to money? Is money like that crazy uncle that you hope no one notices or talks about? So I'm Jeffrey Davis and this is Tracking Wonder Conversations. We have Tracking Wonder Conversations with people who elevate us in a sense, who elevate us to create captivating and meaningful work. And yet here's the issue, those of us who aspire to create meaningful work get stymied because we worry too much about money or we worry too little about money and sort of hope that it's going to take care of itself.

So we're talking today with the perfect person to discuss all things money with creative minded people like you, Luna Jaffe. Luna's background should resonate with many of you. She's a talented artist, an art therapist with an MA in depth psychology, plus, here's the big plus, she's a certified financial planner and accredited management specialist. So I should disclose too, that Luna and I worked for over a year on taking the kernel of her book idea and several drafted notes and pages and shaping those shards of brilliance into her first finance book, Wild Money: A Creative Journey to Financial Wisdom, plus a workbook, both of which are due out in late spring 2013.

We'll talk about those books today, we'll talk about money; we'll talk about a lot of things. So she's about to add author to her list of creds. So—you know, beyond her formal creds, Luna is just an amazing human being with such a rich, meaningful background that I can't even begin to unpack all of its colors here, so Luna thank you so much for being here today.

Luna: It's great to be with you again Jeffrey, it's been a while.

Jeffrey: It has been a while, it has been a while—but meanwhile you've been busy since—since we last connected. I thought I would start our conversation with a quotation that you can actually find on Luna's website, LunaJaffe.com that reads, "What matters most is what you value, how you live and how you love. Money is just the vehicle; you still have to take the wheel." That is so beautiful, so well said. How did you come to that realization in your life?

Luna: Trial and tribulation. **[LAUGHS]** A lot of angst and—really financial advising and being in this role of sort of becoming the financial expert was an accident. One of those beautiful universal accidents I like to think of it as because I didn't—I didn't plan on it, in fact I was totally shocked when somebody said you know, "I think you should try this," and I was like, "No way."

I don't—I mean I really sell myself in that creative mindset as somebody who—I always was good at making money, but I wasn't good at planning for the future. I lived just in the moment and if in the moment I had money, I went wherever I wanted to go and if in the moment I didn't have money, I was

great, I was fine. But I wanted to have a child and this whole world of wanting to be a mother really changed this whole landscape of—I don't want to live in that kind of—the spontaneity was great—but I didn't want to live in the sense of I don't really know what the future holds and I want to be available to my kid—that really—that was what propelled the drive to go get a Master's Degree and then I tried that and it was like, "That's not quite right." So then I went on and became this financial advisor and then a financial planner. It was—it was an accident. **[LAUGHS]**

Jeffrey: I love that, you're an accidental financial planner, just as so many of us are accidental entrepreneurs you know. All of a sudden we wake up, we're like, "Wow, this is who I am and it feels kind of good, but strange." So it's—

Luna: How does that happen?

Jeffrey: So what I heard is that actually becoming a mother was kind of a turning point at least for saying, "Wait, I'm kind of done with sort of wandering through life a little bit. I want to kind of take charge of a few things," and that gradually led you, accidentally, to becoming this remarkable financial planner, is that—

Luna: True.

Jeffrey: Yeah.

Luna: Yeah, yeah, I mean I started that and then when I—I had actually a job in the corporate world, first one ever for me, I had never had a 401k, I never had a salary; I had been an entrepreneur my whole life. So at thirty-eight years old I got this corporate job and decided I'll give it a try, I'll take those psychology skills, move them into the corporate world, and then I got laid off and I'd never had that experience of like, "Oh, they can take your job away," like, "Oh, crap."

[LAUGHTER]

Because as an entrepreneur, I never had that reality so then I was like, "Ah, man." So then I did have the baby, I had the two year old and I was just like, "What's next?" And what's next was just really praying for the things I wanted and didn't focus on the job; I focused on what did I want? I wanted to have this kind of an income, I wanted my child to know what I did for a living; I didn't want to be sequestered off in some corporate place where he never got to see what my world was.

I wanted to be close to home, I didn't want to commute. I wanted independence, but I didn't necessarily have to own my own company. And when I was recruited into this firm, I was like wow; it's got all those things in it, including training. And the beauty of it was I didn't think I could learn about money. I think that that's what most creative believe is that you're—there is no—I felt like I didn't have the money gene, it was just kind of one of those things, like you're either creative or you do money, but you can't possibly do both. And when I was learning and recognizing that I actually am doing pretty damn good at this, like shocking.

Jeffrey: Yeah and it sounds like so many factors of your background came into play that, of course you couldn't predict it at the time, which I think is really important for viewers and listeners to understand about their own path. You have this great background of—of seeming extremes from the wandering bohemian artist to the entrepreneur who I think starting at twenty three, you had your own design shop and—and you've done the corporate thing as well. So all of that must make you really versatile and able to handle people who probably—who think that their own background just doesn't "add up" to them being money smart.

Luna: Absolutely, I constantly challenge people who come to work with me who say, "Well, it can't be this way." And I'm like, "Why? Why not? Why can't you ask for what you want at your job? Why can't you get more money doing what you do for your self-employment situation? Why can't you make that book more popular? Why? Who's to say that that's a no?" And then there's other people like you mentioned earlier, there's the other side of the picture which are the people that really sort of had this feet-off-the-ground, I would call it affirmation consciousness sort of—everything's going to be find if I just pray enough. And I'm like, no, you actually have to work, you know? You know, you have to like, get your feet on the ground and start to see how the money comes in and handle it and learn how to put it in the right categories. Like it's work, it's not just play, it's not just thinking it shall be. It's—it's learn and act and be conscious; that's the work.

And that's where I'm trying to bring these two worlds together where there's all this—a lot of books about affirmations and spiritual relationships to money and there's lots of books that are just practical "get a rough IRA" and you know, dammit kind of thing, I'm like saved!

Jeffrey: Right.

Luna: And—but there's nothing that brings those two worlds together and says, "Wait, we need to understand this piece, this spiritual-piece. We need to know the skills and we need to put them in a language and a format that works for the mind that's not analytical and left-brained." It's just not that way and most of us are like that, actually. I think the population that's really happy in that world of black and white numbers and charts and graphs is actually smaller than we would like to think.

Jeffrey: Yeah, that's true. It's true, you know I looked at a couple of surveys recently about people who are happiest in their professions and among the ten happiest professions are writers, therapists, artists, people who are doing something with their hands, people who are engaged with their senses and people who are serving other people. The people who are least happy in their jobs are sometimes marketers, or people who are just dealing with numbers without any sense of purpose. So I think that's really brilliant that you—you recognize the value, let's say the spirituality of meaning, of purpose, of emotions; I mean mindset does make a difference. And yet, you also really recognize that you know what, mastery of skills makes a difference too. It's some key knowledge, put you know, put some key knowledge in the hands of your best self so you can really act upon that. And that's really what you bring together in Wild Money.

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So you know—I'm just brimming with questions, but I want to pull back just a little bit again to get into your wonder spot, your wonder space with Wild Money. Take us back to when you first were—like on the scent of Wild Money and you're like, "Ah, Wild Money," and you were just like filled with excitement you know. What were the questions you were living in that kind of propelled you on this Wild Money journey?

Luna: It's such a great question because at the time, I knew the title of the book. And when I first met you, I said it's called "Wild Money", and I remember you asking what does that mean? And I was like, "Huh."

[LAUGHTER]

Jeffrey: Isn't it obvious?

Luna: Maybe that's an important question to answer. So the first question was why? You know, I really trust that intuitive process when something comes through me. Having been an artist for twelve years, I just trusted that the download happened and it was like ok, it's here, I didn't need to question it from the perspective of the name, but I needed to question like, ok, what does that mean?

So the places of wonder sort of became—and you really helped—we really had to work on it for a while because it was like well, it's not—it's not wild like reckless and careless and wonton and you know, just—those things that we associate with a certain kind of wild. And we use that word 'wild' with people to mean something that's more on the careless end of things. It's typically not a positive thing to say, "Oh they're wild", unless they're a wild singer or something.

But when I really sat with it, the questions started to become what is it about wild that I'm resonating with and it was wild as in natural. Wild as in the way we can be in an ecosystem in balance. It was that kind of wild that made me really question, ok, so I'm trying to guide creatives because that's who I most resonate with. And cultural creatives by a broader definition; people that really want to be powerful in the world and transform the world are who I love working with. How do I help them to bring these dichotomies together of I have this this spiritual purpose, this intention, I have this need to make money work and how do I bring those together in a way that is—for me it had to be beautiful. Beauty is very important to me and that aesthetic really matters because I wanted to draw people in to learning, rather than bore them which is what so often happens. I mean books that are just black and white don't really work for a creative mind in general and then the illustration started happening.

So my questions were like, how? How do I engage that mind? How do I really address the deeper questions that people have? How do I address the feelings of shame and guilt? How do I give them the skills in a way that's supportive but not overwhelming? And I remember at one point you said to me, "Now you can't put every exercise that you would do in a workshop in your book." And I'm like why not?

[LAUGHTER]

And then you know, and then I get this book and it's like three hundred and thirty pages long and I'm like, that's why not. It's a little [INAUDIBLE, 13:35].

[LAUGHTER]

Jeffrey: Right, it's a lot to print.

Luna: Yeah, and then I was like I have to have two books now because I had to take out some of the book to put it somewhere else so that it wasn't so overwhelming. And that I did take people through the step-by-step process rather than making assumptions which are where we end up feeling inadequate; when you take those steps too quickly. And so it's a—one of my wonderings was how do I move people regardless of whether they have some knowledge, no knowledge, or a lot of knowledge.

Jeffrey: That's a really smart question, frankly for an author. Would that every first-time author hears that, you're—you know, you started with your own wonder and excitement around money and Wild Money, you get this you know, download as you say, Wild Money. But you see, your wondering went to how do I get this to other people? How do I translate? How do I create something on the page that resonates with others? Really smart, you know, once you starting thinking about the reader's experience. And you've really created, as the subtitle suggests, a real journey. And you've—you have sort of walked your talk in the book by trying to create an experience for readers that doesn't feel dry, that feels natural as emotional, creative, visual human beings who are drawn to beauty. You know, you've created and formed something that feels natural, that feels in that sense wild; so kudos to you.

And I didn't have anything to do with the design except making a few comments here and there, so I'm not applauding myself because I didn't have much to do with the design, so that was a lot of your work and your work with your designers. Part of what makes it though such a compelling book is your artwork. Can you talk a little bit about how you brought your artist self to the creation of these books?

Luna: Yeah, I wanted to talk about that because part of the wonder I think for me, was how—yes, my artwork is in it, but a lot of my student's work is in it. And then I also hired two illustrators who were students, whose work I loved and I felt that their work would bring depth to some of the concepts I wanted actually illustrated as opposed to expressed. In other words, if I have somebody drawing what their relationship with money looks like, that's—I want that to be just naturally what shows up for them. But if I'm trying to demonstrate what an actual concept means—a financial concept—then I hired illustrators to help me do that.

And it was an amazing collaborative process that for me became so rich because as an artist I never collaborated; I had always worked in isolation. And so—and then as an author, the same thing—you know, you were—I was collaborating, I felt like I collaborated with you because I learned so much and I took those ideas and I said, "Ok, I got to bring that back in," and you know you say, "Yeah, that's a great start, write that over again." I'm like, "Ah, damn."

But one of the things that I was very hungry for both in my financial world and in my artistic world was somebody to challenge me to push ahead, to get better. I wanted to get better and so financial advising

was a place where I learned that I could get better and there were measurements of getting better which artistically I'd never had before. So then in the writing world, what I liked about it was that I—I would write something and I'd get your feedback and then I'd write it again and I'd get more feedback and it was this process of like, wow, I can really see it taking shape, I'm starting to understand how it works.

But what kept coming in terms of wonder was the design really, really mattered to me. And the—I'd say the biggest mistake I made, in a way it was a mistake, in a way it was just a really expensive lesson was a couple things. One was that I hired a designer a little early in the process and you know I was pretty impatient all the way along so I just kept wanting to be someplace I wasn't; yet. And you know, occasionally you would guide me and occasionally you would just kind of let me go and figure it out and it was ok either way. But the lesson was that I knew, and I articulated this to you early on, and I felt heard and I heard myself, which was a really great understanding, was that I did not want to give up the artistic vision for this book. Even though I didn't have it fully formulated. I knew that that artistic vision, the way that it was designed, was as important as the way that it was written.

I wanted the best crafted writing I could possibly do, but it had to be designed in a way that people open it up and go *gasp*. Like I want that response and I'm getting that. Like I'm getting people who look at it and I'm—they look that way at the cover and they're just like oh my god, I have to read this book. That's what I wanted.

Jeffrey: If you could bring that to a money book you know, that in itself is wondrous. And really, I want to mirror back that—and I think this is important for other viewers and listeners who are in the midst of writing a book or thinking about writing their next book—Luna really did stay integral to that original vision and there were times when I would make other recommendations to check out this publisher or that publisher and you would always come back with, "But yeah, what if I lose control of the artistic vision and the artistic direction?" And you know, her integrity always trumped those possibilities, so I really respect that.

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Luna: And there's one other thing which was I really became clear in working with you that I didn't have the space to listen to some other editor's ideas. And that was again, for me, a very important—I honored the fact that I had a great—I felt like you got what my book was about, I could follow that vision and I didn't want to be derailed by somebody else saying something that just tweets the whole concept, which is very possible. And I knew that I felt vulnerable to that as a new author. I wanted to just—like get the baby born with the vision that I had and not confuse myself with too many people's input.

Jeffrey: Yeah, that can happen.

Luna: And it's one of the things that I keep guiding myself around. Like I'll—just today I was on the web and somebody was like, "Oh, I'm going to this conference." And I'm like, "Oh that sounds good"—no, you don't need that. Like, you don't need—why? You don't need more ideas, Luna; it's time to birth

your own idea. And so it's—but it's this constant pulling in and guarding. I felt like I had to guard my vision carefully and that was where I came—that's how I ended up with deciding to publish it myself was I just couldn't take that risk. I had to give to birth to it. If at some point a publisher picks it up and I agree to the contract that they're offering, I'm open to that, but I'm not willing to offer it to anybody without fully seeing it as I envision it first.

Jeffrey: And I think that's a really important thing to consider and when authors have to make these decisions, they really do have to decide is the artistic control crucial to the book's message and in your case, it absolutely utterly was. I want to go back to something that's really the core of the book and you mentioned the phrase earlier, so I want to come back to it; the relationship to money and a new relationship to money. And you know you said that you learned from me in the collaborative process, I learned a great deal too in the process as well just by working on the manuscript, it was really forcing me to consider my relationship to money. I now have even like a three part chanting prayer about giving, receiving and discerning that I think started to really take shape while working with you. Relationship to money, can you talk about what are a couple of the key pain points that creative-minded people come to you with when it comes to their relationship to money?

Luna: Well the very first one is that they don't consider that they have one. **[LAUGHS]** Most people don't even consider it as a relationship and so it's hard to work on something when you don't think there's a relationship present; so that's pretty significant. Entrepreneurs are often just like I am, they're accidental entrepreneurs so they don't go into it of this idea of I'm going to have to wear a different hat for part of my life in this business. So I have to be able to put on my business hat and think about that and learn about that differently than the author, artist, musician, actor hat. And that's the biggest mistake people make is that they—and I made as a visual artist for twelve years—is I never stopped and said, "Wow, I really need some business skills. I really need to understand how do I build enough profit into my process that I can save for retirement, I can deal with an illness, I can handle the need to pay for my health insurance."

I didn't even have health insurance until I was thirty-eight years old. And that's not something I would recommend to anybody, especially because I mean, I just had a friend die at forty one years old of colon cancer, I mean it's very real. And it's just—there's a lot that happens with entrepreneurs where they don't stop and say, "Oh, that's a skillset; I can learn that skillset. I need to take that part of myself seriously."

And somebody asked me recently you know, why—because I've taught a lot of classes for entrepreneurs—and they said, "Well why isn't your book for entrepreneurs?" And I said, "Well that's the next book." But I really believe that if you don't address the personal first, you're going to have a hard time on the business side.

Jeffrey: Well said, well said. You know you lay out in your book six wild money mandates that begin with these verbs I believe – receive, spend, nurture, grow, give, protect.

Luna: Correct.

Jeffrey: Of those six, given what you just said about the pain points and you know if they open your book, which verb would you say they go to first? Where does it start?

Luna: Well, it starts at receiving because we have to really be—we have to understand that one, it's not just earning. I've had that question asked to me several times in interviews recently is why isn't that chapter called earning? And I've said, "Well because I encounter a lot of people now that aren't earning. They're receiving inheritances they're receiving settlements from divorces or accidents. Money comes in from places that is often tainted with emotion and that really impacts how you feel about it."

So I start with receiving because that's the beginning. That's the beginning of the relationship, it comes in, what do I do with it? How do I feel about it? What do I think? How do I treat it? What kind of grace can I establish around the aspect of receiving it because then if I do that piece, then the next piece is of being intentional about how I spend it, making sure I'm nurturing it. Nurturing meaning growing and saving and investing and protecting—all those things come after. You got to have something to receive before you can go there. Pretty much.

[LAUGHTER]

Jeffrey: That's right, yeah and so you really start with that relationship of receiving. I would just say too—and thinking metaphorically for you not to overextend it, but if you were to look at several acres of land from a permaculture point of view, you would be looking at where's the water coming in and where's the water going out. That doesn't always have to do with earning the water and so it seems much more natural and much more wild the way that you use it to receive; to be receptive. Yeah, so I really appreciate that. What has been one of your biggest challenges in your relationship with money among those six verbs if we—like—redirect it a little personally?

Luna: Oh, definitely being impulsive has been my biggest challenge. It—as people close to me like to say, I like you know—shiny objects are definitely my challenge. And usually the shiny objects are very expensive seminars or conferences or the "you got to do it" training thing. And it's been a really great and painful lesson to learn how to slow down and ask myself questions about why am I feeling the impulsiveness to just say yes? Why am I jumping on it right then? What's that about? Is it the sales pressure, is it the, you know, you got to do it or you'll lose blah, blah, blah."

Is it a need? Is it that I'm distracting myself from something? It's been—it's been a hard lesson; it's impatient sometimes. You know, jumping on this book designer from the east coast and just kind of going whole hog and committing to you know, this six thousand dollar package, instead of seeing that we lined up around the design and doing a small project first; that was a huge lesson. It was like duh, like what was I think? I just assumed that if I loved her website and I loved her initial intake process, I would love her result and I hated it. And it was so—she so didn't listen to me and it was a very expensive lesson, but like my step-mom said, she said, "That's a course in your doctorate program in life, it's alright." You know, that's about what they cost. **[LAUGHS]**

Jeffrey: Yeah, that's right. Yeah, that's what Tina Seelig would say, who teaches in the creative department in Stanford. She would say that's good data.

Luna: Yeah, good data.

Jeffrey: That's really good data for you. [LAUGHS]

Luna: It was great data, really expensive data. [LAUGHS]

Jeffrey: Well you know, I think this is something that many listeners and viewers wrestle with too. Particularly it's—you know, when I go into New York City, I feel the impulse to eat everything because I'm just being bombarded and it's like my inner animal comes out and I just want to eat, eat, eat everything. And I think many people that when they're on the internet it's just like, "Oh my gosh, I need to consume information, I need to consume training, I need to consume this, consume that."

So that's in the spending category in Wild Money, what's one easy tip that listeners or viewers could do if they find themselves similarly compulsive or impulsive in their spending?

Luna: The very best thing that I had found is actually to—I use a tool called "You Need a Budget", it's a website. But what I love about it is that it's a—it does cash flow which is different than budgeting, budgeting is very static. You know, you set your categories and never look back. It's like a business plan; people look into a business plan, me included and never look back, right? It's like ok, that was some kind of exercise, but I don't know why it was helpful.

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What I love about this program is that it helps me to say, "If I'm going to spend a thousand dollars on that, where the hell is it going to come from?" Because if I don't have it budgeted, it has to come from somewhere else and it makes me go huh, do I want to spend that money? And I also slow people down and say, "If you're going to borrow that money, you're going to put it on a credit card, what's it going to cost you? What's it going to cost you because you have to say, is it going to take me six months to pay it off, is it going to take me a year to pay it off? How long will it take and what will the actual cost be as opposed to the thousand dollars? It's probably going to end up being thirteen hundred, fourteen hundred dollars. Now is it worth it? Is it good?" You know, and I hear—oh I get—people are like, "Oh, but I'm going to make all these contacts," and I'm like, "That might be true and it might be worth it. The question is are you willing to take the next year to pay it off? That's the question."

Jeffrey: It's really good; you have so many great exercises in making money feel concrete. It's like what does ten thousand dollars mean in terms of receiving and spending and taking—you know, what does a thousand dollars mean? What does it mean to you in your life concretely? And that's really what I took away too in working on the book with you is that money itself is abstract and we rarely even see it anymore.

Luna: Exactly.

Jeffrey: And—so we're not working with tender or we're not even working with coins let alone shells and conches you know.

Luna: Right, right.

[LAUGHTER]

Jeffrey: So it's like what does it mean concretely in your life and what does it mean emotionally because you really help readers go through an emotional journey as well and really help us see our emotional underpinnings and our emotional stories that kind of hang us up in developing a new relationship with money.

Luna: Well, and the visual side is again—I mean it's so striking to me, I just had a workshop here in Portland and people were blown away by the images that—I just had them speak what their image was, I didn't even have them draw it right away, I had them do it later on, but I just said, "Just choose an image. Just an object if you had to describe your relationship with money, what would it be?" And it was—they were blown away by the fact that they could instantly come up with the image and that it said something much more profound about how they were being with money at that moment, then if I had just asked them to use words.

Jeffrey: Right, right.

Luna: Right?

Jeffrey: Or a spreadsheet.

Luna: Or a spreadsheet. So it's like one woman said it's a bird; but birds are always flying away. Another one said it's a feather; it's always floating right nearby. So to one person the feather is floating—to her money was nearby. To another person a feather would be like I can't catch it, it's always going out. So it's what you interpret, but the visual side of this, the bringing—as I like to say—leveraging your creativity, using it to help you understand what's happening unconsciously is far more powerful as a tool for transformation than just trying to stick with the mental process.

Jeffrey: Right, right, that's—

Luna: And that's really where I'm taking it.

Jeffrey: This is part of your whole journey kind of where we started is an artist, art therapist, masters in depth psychology, clearly you have brought that understanding to being this brilliant, although accidental financial planner now not so accidental. So one last question, it has to do with the Kickstarter campaign because for many reasons it does have to do with receiving, it has to do with promoting and I think again many viewers and listeners are interested in different ways of crowdsourcing so to speak, raising money to get their book published. Could you tell us you know one, two or three tips for developing and launching a really good Kickstarter campaign?

[Pause]

Not that you're an expert, but what were like one, two or three things that work and what was one thing that really didn't work, because we need to learn about the data too.

Luna: Yeah, so I went into the Kickstarter with two goals; raise the money to publish both books. So I set a goal of eighteen thousand dollars, which was pretty ambitious. And the second one was build a platform. It was an exhausting process. I described it to somebody who asked me, I was like, "I felt like I was giving birth for thirty days." It didn't stop, the pressure didn't stop and the sense of just always being on the verge but not knowing if I would make it was very, very difficult.

So I would say a couple things: it took a fair amount of money to raise that money. I had a marketing person, I had a virtual assistant, I had a business manager, and I had several people that just volunteered that were part of my book that—that just kind of pitched in and helped. It took a lot of effort to get the word out. I thought I had a pretty solid platform, I discovered that I needed a more solid platform. I'm not Seth Godin, I don't have eight million people that read my blog or follow me and think that I'm the next great thing yet; I'm working on that.

Jeffrey: I do.

[LAUGHTER]

Luna: So if you have no platform, a Kickstarter is a really bad idea. If you have a moderate to growing platform, it's very doable, but you have to recognize how much incredible work it takes just to get the project accepted. They told us they would not accept our book. So we wrote to them, they said no self-help books. And I was—I was just like, I'm not taking no for an answer. It's not a self-help book, it's a book for creatives and they do how-to books, but they don't do self-help books. So I wrote them back and I said "Look, I am publishing money, positive, imagery and a book about—that is for this particular market for creatives." And you know, who knows why, but they accepted it.

Jeffrey: Good for you, it's really good to hear.

Luna: Even after everybody said no.

[LAUGHTER]

You know, so I could have just heard no. I'm not very good at just taking no. I just keep pushing when I feel like it's the right thing. So my real guidance to people is get some advice from people that know what they're doing, make sure you have fabulous videos and prepare for it. Prepare for it by getting people aware of what you're doing prior to launch.

Jeffrey: Right, and practice mindful nonattachment along the way; but stay connected.

[LAUGHTER]

Luna: Well, you know and some people are very successful by sticking with a smaller number. You know, try to raise five thousand dollars, not eighteen thousand dollars and if you raise more, hallelujah. You know I had lots of grand visions about how it was going to be picked up in the media and blah, blah, blah and that didn't happen. And so I have to just be humble and say thank god it did happen that it was funded.

But it's—it took a lot—I had some really good, big people with big platforms that were helping at the end; at the very end. So that makes a difference.

Jeffrey: It really does make a difference and I think you know, your responses bespeak your integrity too, Luna in everything that you do. You're incredibly impassioned, you're smart, but you're also really honest about the complexities and difficulties and challenges of things as well and yet you put tools in people's hands to help them through those challenges and that's, in part why I championed you so much. And just in that response and so many of your responses today have reflected that. So LunaJaffe.com is that correct?

Luna: That's right.

Jeffrey: And we can find out about your great work there as well as about your books, your workshops, your coaching and consulting. We can expect the books in late spring 2013, is that right?

Luna: That's right.

Jeffrey: Ok, very good.

Luna: And there's an eBook already available.

Jeffrey: Ok, and can we find that—

Luna: So Zelda's Financial Field Guide.

Jeffrey: Zelda, tell us briefly about Zelda before we sign off.

Luna: Zelda is a quirky character created by Rachel Dominguez-Benner who was a student in my class and she did this fabulous little drawing of an aviatrix in flip-flops who was carrying around this little tiny basket with a little tiny nest egg in it and I was like, "I love her." And as a result of that I asked her to start doing some illustrations and those illustrations I said, "Take that character, but make her look a little older," because I feel like my audience is—I wanted it to be you know, work for women that are twenty, but women that are seventy also.

So she started creating and then it was like, oh I think that's—we got to name her or she needs a name. And I was just like affectionately calling her Zelda and then I said, "Well we need to come up with a different name," and they're like, "Why, Zelda works." And I was like, ok.

[LAUGHTER]

Jeffrey: Zelda works.

Luna: So Zelda became on Tanya's advice actually, who was a coeditor, she was the one who said I think she needs a bigger role. Give her a bigger role; let her be your guide. And it made a huge difference, it really became a character that fed—that you know rang through the whole book as a voice of permission and support and understanding that makes you feel as you're reading the book that you're not alone.

Jeffrey: I'm really glad too by the way that you mentioned Tanya. Tanya Robie is **[INAUDIBLE, 39:58]** associate consultants who played an instrumental role in some of the last edits including that fine recommendation. Well, Luna as always it's a delight and pleasure, I know now that I have to get over to the northwest coast really soon and—

Luna: Absolutely.

Jeffrey: So thanks again Luna, I really appreciate it.

0:40:22