

So, Here's The Thing Episode 129

Laylee Emadi

Welcome to so here's the thing, the podcast for small business owners, entrepreneurs and creative educators who are ready to take their business to the next level, through candid conversations, tactical approaches and a few unpopular opinions. We're lifting the veil on what it takes to build both a life and a business that you love. I'm your host Layli Ahmadi, a coach for creatives and founder of the creative educator Academy, where I help entrepreneurs step into the role of industry leaders and educators. I'm so glad that you're here. Now let's jump into today's episode. Hey, friends, welcome back to the show. Today, we have the lovely Erin Bridgman, she is coming on to talk to us about something that is hard for a lot of people to talk about, but not us. So we're gonna be diving into how you can use your creative business to create financial freedom. Aaron empowers female entrepreneurs to design a business that's not just profitable, but that also grows their personal wealth. And I think wealth building is so so important to talk about and to learn about, a lot of us did not learn these things inherently. And so I'm excited that Aaron is going to work with us to teach us a little bit about that today. Aaron scaled her own photography business to over six figures in just under two years. And then using that capital, she funded the real estate empire that she and her husband now run, which I mean, it's its own world, I don't even know, I don't even know if we'll have time to get into that. But we are going to talk about building wealth. Because Aaron now supports creative business owners to approach numbers with new power, and to release judgment and fear around money in order to build true wealth. How freaking powerful is that? So, Aaron, I would love for you, like tell us all about yourself and how you got into this dirt? Like why is this so important to you, but also like, tell us all the things about you. Yay,

Erinn Bridgman

Wally, thank you for having me on your show. It means so much. I adore you. And thanks for being willing and wanting to talk about money. So I got into this, like you kind of heard my journey, I was a photographer, and back in 2014, I saved up enough money \$22,700. And I was able to purchase my first rental property back then. And throughout the years, I've had the opportunity of coaching many creative female entrepreneurs. And it used to be kind of a bit more of a generic business coach, we'll call it, let me help you make more money. And I did pricing strategy and sales strategy and all this. And I found a consistent theme. And it was that people were really afraid of money. And they were afraid of looking at the numbers making the numbers make sense. And their beliefs and limitations around money were very strong. And I am like a nerd. Okay, so I am like, with an APA spreadsheet, we got this like on the calls. And so throughout time, and throughout just working with people, I just found this consistency. We know how to make money. My people and your people, like people listening are like you have a business like you know how to bring in money. Yet many people feel like at the end of the year, they have very little money left, where did it go? They're not making investments. So they're not growing their wealth. And as entrepreneurs, we are in charge of our own retirement. And so I'm just so so passionate about helping women who are already money making machines, figure out how they can think better, and manage better in order to have more power, and more control and more freedom and longevity. And so that's what I'm all about.

Laylee Emadi

I love that. Oh my gosh, we're all here for that. Honestly, I feel like everyone listening is going to learn so much. So I guess let's kick off with what are the biggest mistakes you're seeing people make? I know you kind of already mentioned like, even in your introduction, it struck me when you said you know if you're not making investments, so I'm assuming maybe that's one of the mistakes. So what are like the top few mistakes that you see people making, who you work with? And like how can we get around that?

Erinn Bridgman

Yeah. So many people a couple things. What many people think that they're managing their money, because they have a bookkeeper or an accountant? It's one of the biggest objections I get when people are like, Oh, I don't know if I need her. And that is a very small piece of managing your money and managing your numbers. And I highly believe you should have those pieces in place for sure. But you are the CFO of your company and of your business only you can be the one to determine true projections and you're the one who's going to create Your personal financial plan, your accountant is not handing you that. So that's a big thing I would say. A second thing is that most of the people I work with are paying themselves least last and inconsistently. So the salary piece is, even if they're an S corp seems very low compared to profitability in their companies. And so that's a huge piece that I work on. That is the most important number is the salary number in your business. If your salaries healthy, it means your business is healthy. And it means that you're actually taking the energy of money out of your business into your personal life, which is where you get to strategize wealth. So that's the second thing I would say is the salary piece. And the third thing, there's a lot of mindset stuff we can talk about. But I don't know how many times I've heard people say, I'm just not a numbers person, I'm really bad at math. And you are a business owner. So by definition, you're gonna have to be good with numbers, because that's what makes a business is that you have profitability, you are in control of your numbers. If you keep finding yourself in this situation where you constantly don't have any money, there's a reason why that's happening. And by continuing to say to yourself, I'm just not a numbers person, I'm not good at math, you are continuing to help your brain believe that belief. And you're putting that limitation upon yourself. Just like you've learned how to pick up a camera and shoot and manual, or you've learned how to use Adobe in some fashion. You can learn math, you can learn numbers, and it's a skill you can attain. So those are the top three that come to my mind.

Laylee Emadi

Okay, so many questions already. Alright, let's start with number two and talking about the salary. And I know you mentioned that is like, the most important number somebody has to be aware of in their business. So like, can you take us through kind of how does somebody come to that? And I mean, I'll be the first to say my bookkeeper slash, like virtual CFO, she helped me establish my salary. Could I remember how I got there? No, I mean, I'm just being honest. So like, tell me like, how, what's your advice in that? Like? How can people determine that number?

Erinn Bridgman

Yeah, so there's a couple of things that go along with this. So I teach a 360 view of your money. Many times, if we're just having the bookkeeper or the accountant, we only have a 180 meaning, but like your p&l sheet, your profit and loss statements, which you have to have in order to file taxes, so everybody at some level has that is very present to past, you are reconciling things you've already spent, you are tracking revenue you've already made. So that's only half of the view half of the equation. So in order to really think about your salary, you need to look present to future, which is what a lot of people don't do when it comes to our numbers. So this means that you are creating projections, when I work with

people, I want them to have a 12 month plan. And we look at what is the revenue coming inside of your company that you that are safe numbers, or actually booked so many times like in the wedding industry, as a photographer, you have a general idea, you already have people booked out 12 months, 18 months, so we want to get all that down and get your safe sort of numbers. And then we need to know, okay, and what are the expenses of that. And then we start to think about how can we bring in more. And this is how people start to make more money because he start planning for it and attaching goals to it, which we can get into. And then you have to understand your cash flow from that. So if you just log into your bank account and look at your current cash in your account, that is a very inaccurate view of your financial reality. Because you might have \$20,000 in there. But in the next two months, you your business expenses are 30,000. So you can't make an extra draw for yourself for your salary. Because actually, it's you know, but if you've got the revenue, you know, so that is why you have to be doing projections and looking ahead and understanding cash flow, because that's how you decide if you're a business that has influxes of revenue. So some people make a majority of their money in, you know, a few months of the year or half the year or whatnot. You can still pay yourself consistently because you're doing this work to understand cash flow. So that's a really, really key important part is figuring what that looks like. And, you know, I actually have a tool I just create aided because so many people, I found this like over and over again, it's called the salary calculator tool. And so we'll definitely can like, hook people up with that. But basically what I do there is I give a salary range, and we look at profitability, and we take a percentage of the profitability, we don't take all the profitability. And then we also can consider what's in the bank account. And like paying yourself because if you're a hoarder, you're constantly leaving money in your business, that's not making you money, because you're not deploying it. And so I the top of the range is a percentage of profitability, plus a percentage of your current bank account balance, I'm also making an assumption, because I know my people, their money making machines, and they're going to keep making more money, like time over time, year over year. So I'm going to assume if we start to dip into your bank account balance, you're going to make it up with the ability with the profit relieving back into your into your account. So hopefully that makes sense. And for anybody who's listening to this and feeling a little overwhelmed, I think, look at what you're currently paying yourself right now. And be honest with yourself, like, are you hoarding is it like really low, and then, you know, maybe give yourself a bump, and then put it on auto pay? This is a huge thing. This eliminates human nature this, like, eliminates, we are very emotional around money. It's not a logical thing, you know, and so, spinning in an auto pay prevents you from interrupting that sort of habit.

Laylee Emadi

First of all, thank you so much for sharing all of that. I think it was really, really helpful. And it does make sense. And I loved it. I also I agree, though, like, I feel like when when we switched, and we got an actual like payroll system, we use gussto. And every time like it goes through, it's just like it, you're right. It just takes the emotion out of it. And when we first made that shift, I was like, oh, okay, this is I feel a difference here. And that was like few years ago, but it was, it has stuck with me. So they love that. Okay, so let's talk a little bit about the mindset piece that you mentioned as like your third mistake. I know that there's like a lot we can unpack there. But do you want to maybe like, choose some, like the most common thing that you see the most common roadblock in terms of mindset, and like how people can overcome that when it comes to building wealth?

Erinn Bridgman

Yeah, okay. I'm just gonna go here, I was just recently in my peer mastermind a few weeks ago, and this like revelation came to me as people were talking. It is so weird. People get completely irrational.

When it comes to money, like, all of a sudden, something that is like, you come up with these ideas. I have consistently made this much money for the past 12 months, but I might not make money in the next two months. And if I make absolutely no money in the next two months, and I won't be, it's like, that is so illogical. And this happens all of the time, this sort of fear stuff. And so a couple of things around this, I always like to sort of like give this picture of the greater story that's going on for women and money. And just recognize what's happened in the past 100 years of history. Like, it wasn't until the 60s that legislation was being passed to actually work towards equal pay for equal work. And we're still not there, we've made progress. We're not there wasn't until the 70s that a woman could open her own credit card without a man. That's nuts. Guys, it's crazy. Most of us, a majority of women have no emergency fund. They keep most of their extra in cash, which means they're not deploying it into investment strategies. And so when we think about mindset, and we can go into the brain or calm all that stuff, I just like to say, I kind of like to be like, it's not our fault. We're part of a greater story. It's not just your personal story of how your family and your key social influencers, like appeared around money, it's like the greater thing around history that's happening, our women's challenge with money, which is power, right. And I also like to spin up this way, because I think this is a really empowering way to think about this is that as entrepreneurs, we're the freaks, we're the unicorns. That said, we're willing to go out to the market with our own service or our own product, and say As I demand money in exchange for this, which is just ballsy, so right away, that gives us like, we're on the front lines of changing history with money. And then we have the power to go make more money, go, Okay, you want to do this, create a new product, a new launch out there, upsell your client, you know, all of us stuff that we can do. And so your listeners are entrepreneurs. And so you have the ability to be a huge part of what's happening in history. And I just want to empower people with that, know that it's more than just you and your story. It's something that we're facing at a larger scale. So I kind of wanted to go there a little bit. Is that, does that feel good lately? Yeah, I love that. I

Laylee Emadi

feel like a lot of times, I love that you mentioned it's not just like you singularly because we all do have our own stories around money. I mean, for me, it's, you know, being the daughter of immigrants, and well, I was an immigrant myself, but, you know, being raised by an immigrant family in America, not to mention, like, the history of just, as you mentioned, it's a full historical view. And I do feel like that's really comforting, because I think sometimes women can get really down on themselves and just be really like, harsh about, like, oh, well, this is how this is how I am because of X, Y, and Z, but we're all battling it together, it just feels a little bit more comfortable. And like,

Erinn Bridgman

and, like I said, you're already having some level of a mindset to be able to go and make money, you know, as an entrepreneur, and so that's huge. And to go into it a little more, like whatever your story is, like, we have common limiting beliefs around money, like, I'm not worthy of making that much money, or I have to work really hard to make good money. These are like, common, the worthiness one comes up in all different ways, it's coated with all different things. My parents didn't make that much how am I going to make like more than what they made, like, you know, there's, like, the brain wants to keep us safe. Yeah, that's like the function, the immediate function of the brain. And so we have to, you know, recognize that we're, when we're living in fear, like our, okay, our brain doesn't want, hey, you're gonna go out and you're gonna go ask for this money, or you're gonna, that's like, you're going out of your comfort zone, you're expanding, and your brains like, this isn't safe, and you have to help it remember that it is safe, and our brain believes what we tell it. So whatever you focus on expands, so if you focus on, the money just keeps going out, I just keep having bills, there's nothing, there's no not enough

money in my bank account. If you keep focusing on that, that's the type of energy you're gonna put out. Same thing could be happening, but you can have the, the, you know, hey, I, my bank account is ready to receive, or you start to notice where the money is coming in, because it's also coming in. So where do you want to put your focus? This is why a really cool practice and something anybody could do right now I love to keep it practical. Like is start to do abundance tracking. Look at where the money is coming in, notice it, thank get, so people can take open your notes, phone, on your app, start with whatever the date is today. And write down anything of value that came into your life today, if a friend bought you a coffee \$5 if you you know someone gave you a sweater because they're like, I don't this isn't, you know, 50 bucks, whatever you got, don't just focus on your business, focus on money come, hey, the parking meter was already paid \$5. You know, it might sound silly, but your brain is already noticing all of the ways money's leaking out all the fear around money, start to put your focus there, because then then you're what you focus on expands. So do that practice for seven days, do it for two weeks. It's really cool. I have all my clients do that work. And it's really amazing to see how our brains can shift.

Laylee Emadi

That's so fascinating. I'm definitely going to try that. Because it's not something I would ever do. So I'm like, definitely going to do it.

Erinn Bridgman

Okay, I'll follow up with you.

Laylee Emadi

I'll report back I promise. I love that. And I think it's nice to have something like tactical intangible to do around something that probably takes so much deep mental work to get around so and I'm like a doer. So that's, that's helpful if I'm like a to do list fanatic, so that's helpful for me. Hey, friend, I know it can be super overwhelming and intimidating to start on the path of becoming an educator. But if that is something that you're passionate about and that you're excited about, I have got a free gift for you. I've created an ebook that is going to help you learn about the big mistakes holding creatives back from becoming profitable, impactful educators, and how to avoid making those mistakes in your own journey. So if you want to grab that free ebook, head to Layli_ahmadi.com/ebook, or just head to the show notes. So here's the thing, podcast.com. And let me know what you think I love hearing from you guys, and I'm cheering you on, on your educator journey. So I'd love to hear more about like, I know you're talking about, you've mentioned hoarders and kind of, you know, holding on to your money and not not putting it out and like, putting it into an investment and things like that. I feel like a lot of people hold on to their money, because they don't know what to do with it. They don't know the first step to take to you know, as you, as you've said, deploy their money. Like, where do people start in that?

Erinn Bridgman

I love that. So what I find most of the time, is if people are hoarding, it tends to be inside of their business, not in their personal life. Yeah. So and this is something I want to say like, it's kind of tongue in cheek, like stop reinvesting in your business, but also hire me and that's investing into your business, your personal life, too. But so there's a point where, like, we have to really look at our personal financial goals. And I think that most people make financial goals wrong. So we have some sort of up in the sky vague thing. And it isn't vague. Almost every dream, every desire has some sort of dollar sign behind it. And this is another mindset thing of like, I feel like it's wrong to desire money, or it's wrong to desire wealth, I feel like it's icky. And I just think I always say, money is just power behind your values. So if

you so it just amplifies who you are, as a person, if you love hosting, if you love gifting, like you're just gonna have more money to invest in your home and keeping it nice and helping people feel cozy getting really like nice sheets and paying for a housekeeper or whatever it is. And so that's a huge piece is you have to be comfortable with the money coming into your personal life, and valuing that just as much as you would like real people will reinvest in their business, but they won't in themselves. And so I think that that is a whole mindset around money there for a while, like it was a year, year and a half ago. And I came to this place where I was like, Okay, I'm running two companies, I have two babies, like my time is my most valuable resource. Why am I willing to outsource? Any work that's 2030, whatever dollars an hour, but then I'm the one in my home folding laundry, and I'm in the you know, I'm doing the dishes. And this is work, I could outsource for \$20 an hour, but all of a sudden, when it comes to our personal stuff, it gets all wonky. So I think that I want to just highlight that, then what Okay, so overall, what we need to do to build wealth is we have to create access, that we get to manage. And you do this by understanding how much money it costs for you to live monthly annually. 65% of Americans do not know how much it costs them to live, aka, they don't have a budget. They're not in control of their money. This is why at the end of the month, or the end of the year, you're like I made a lot of money, where the heck is it? Okay, and so, I love to teach budgeting not from a place of restriction but a place of knowledge. Because as entrepreneurs, you have a different lover than most people. Most people teaching budgeting like a Dave Ramsey is going to be like cut your expenses, cut your costs, don't go to Starbucks don't go out to eat because you don't have the other lover, which is entrepreneurs is just gonna make more money. This is a power right? No, you have to be in the driver's seat, though. You have to know what it takes. How much does it cost for you to live? How much are you really spending? Are you okay with it? Are you cool? spending two \$50 a month at Starbucks. It's your decision, you now have the knowledge to see that how much you're spending? Do you are you good with it or not go with it. That kind of thing. So understanding how much you spend is huge and having you have to have extra leftover. So at the bottom of my spreadsheets, I'm like, Okay, if we're negative, that means we're going into debt, we have a problem. If it's zero, it means you're maintaining your lifestyle, but you're not creating wealth. And if we have access, then we can start strategizing. And I teach five financial goals. And the first two kind of go hand in hand. Just savings and debt. If you have debt of any sort other than your mortgage, we need to blitz debt. And we need to put savings. If you don't have any savings, and you have debt, I like you to get to like \$1,000 in your savings account. So because you're not dialed in with a budget yet, you're going to have unexpected expenses. And if you don't have a little cushion of savings, you're going to go back into debt. And so we're going to put those two things first, then the next three are going to be kind of dependent on you and your situation, everything is situational with money. But the next three are investing. And we can talk about that. Generosity. I believe so many of the women we speak to lately, they care about making deep change. Yeah. And we know statistically, women are more altruistic, they're investing back into their communities, their desires for more money is so good. And then lifestyle upgrades is my third way of like how we're going to use access, this could be just expanding your monthly budget, this could be going for your dream house or whatnot. So those are the five financial goals. And we can talk about investing a little bit more if you want to. But this is if if you have massive debt and no savings. Those are the first steps you need to take to build wealth.

Laylee Emadi

Yeah, that's so helpful. Oh my gosh, okay, so let's say somebody didn't see me this. And they have, they had a bunch of money just like sitting in their checking account, their business checking account, not their personal checking account, but their business checking account. And they're like, Okay, I'm

gonna, I'm gonna go through, I'm gonna allocate this much to my savings this much to any debt I have. And now they have no more debt. Their savings is like decent. Now, what do they do?

Erinn Bridgman

So, invest? I mean, investing is huge. And my take on investing is, I'm going to teach real estate because that's what I know. And that's what I've done. And, you know, Brett, Brett, and I say, Do you want to be the one on a 10 people that like, makes a ton of money? Because you build like this crazy app, like Amazon, or Facebook, or whatever? Or do you want to be like the majority of people that make massive amounts of money or investing in real estate? There. I mean, that's just so for us, our journey has been real estate, but for you, for people who are right, like, okay, you don't max out your Roth IRA. But that's a huge one, like, you can budget \$500 a month. And 6500 a year would be a way that you can max out that one thing, which then compounds over time, and of course, set you up for, you know, having some level investment. And I feel like that's like a good start. And strategize for that, like put it in your budget \$6,500 a year. I mean, they're Robin Hood is I don't know, if you've heard of Robin Hood. It's like an app and stuff. And I met them at a conference at ultimate. And they were talking about how you can start investing with \$20 a day, or \$20. Like you just need 20 A day \$20. And so I think very, if you're in a place where you have that access, and you're not deploying it, if, like someone I just talked to recently has like, a million dollars in her bank account, and no, she wants to use it for real estate, then she needs to figure out what her principles around real estate, what are the educators around real estate, like how does she like get into the game, but I think really simply is like maxing the Roth IRA is, you know, a very simple first step for investing. And what I do is when people are not placed in if they aren't wanting to invest back into real estate, which is what I teach for investing, I love to help partner people up with people who do investment strategy. And so you can do that you can get with different people, because you have to have that money assigned to places you can't just be like, Okay, here's the you know what I mean, you have to actually make it work for you. And that's when you're going to need to hire like, you know, some sort of financial firm that's going to help you invest your money in the marketplace very generically. Right?

Laylee Emadi

Yeah. I love that. You said that. Because I feel like the thing that stops people from making any investments is the overwhelm of like, I can't figure this all by myself, like I don't have time for this. And you don't have to like I love the fact that you mentioned I mean, there are people out there that can help you make those things happen. I love the way that you talk about real estate like I know you have so much experience in it you guys have built this empire so like to you you know that like, you know this world, but to somebody listening in it, I think it could open their eyes to like a whole new whole new game like it seems. It seems really like overwhelming and I'm intensive, but does it have to be? To me,

Erinn Bridgman

there are so many ways to make money in real estate. And one of the biggest myths that I like to bust is that you need a ton of money to get started in real estate. That's just not true. You know, we started with \$22,700, back in 2014. But there's, I mean, when I say like, okay, let's just play with some ideas, like how could you get like just started, you know, house hacking is a huge thing. Like if people don't have a house that maybe you consider doing more of like a duplex situation, which is like a house side by side that you buy. So now you own the property, you're not just like throwing your money away to rent, and you have a tenant next to you who's paying down your mortgage. So you're gaining that equity. And you're also gaining the fact that you don't have a mortgage payment. So house hacking is huge. If you already live in a home, and perhaps the home has appraised in value over the span that you've lived in

it. Or you've done things to force appreciation, meaning you've read on your kitchen and your bathrooms and painted the walls. Getting access into a HELOC could be really amazing for you, that's a home equity line of credit. And this is where, because your home is appraised at a higher value, you can capture part of that value in a home equity line of credit that has very low interest. And only you only have to pay the interest when the money is deployed. So there's lots of different ways to make money. And you could also say like, Okay, I don't want to necessarily be the person that's like buying the homes renovating the homes, like doing what the Bridgman is do? Well, just to say, you know, we borrow, we borrow money, so we borrow money from people, which is like, called unsecured debt, we need unsecured debt in order to keep our company going in order to keep our portfolio being built. And we pay a percentage to people who lend us money, which is going to be a juice your percentage than what you're generally going to make, you know, your 8% return annualized rate of return, or, you know, maybe so in the stock market. So I just like bringing up a couple things here, just to say, there's so many different ways that you can go about making money, right, and I's biggest philosophy and what we teach is long term rentals. That's what we believe in. That's what we put a lot to it, we're like, our end goal is to have enough doors that cashflow enough that we can retire. Because retirement for us means we don't have to worry about money was I'll still be doing this, I will still be coming on to like because this is what I love. And then the long term wealth of of rentals is your tenant is paying down the mortgage and then 25 years you own a home that's probably appraised in value over time, more than inflation. And so you can then just sell the home and put \$400,000 in your pocket, or reinvest it as long as it but you know, long term rentals is what we really believe in and what we're working towards.

Laylee Emadi

I really feel like this conversation has been so great because I feel like it's opening people's minds to things that we don't really talk about a on the show and be just in our industry. So I really appreciate everything, I feel like people are gonna be like flooding your DMS in your inbox. Everybody just needs to probably come work with you. Because such a wealth of knowledge. As we wrap this up, I'd love to hear your unpopular opinion on building wealth as a creative entrepreneur.

Erinn Bridgman

The craziest part about this is that you've already figured out the hardest piece. Hardest, I'll put in quotes, you've already figured out how to go make a ton of money. So you, you already have the biggest piece that you need to build your wealth. And the challenging piece you find yourself in is that you have to begin to think differently, and you have to begin to manage differently. And so I hope that encourages people like hey, like, you're already like the bomb.com like you like I said, and so don't be afraid to tap into your vision of like, the more that you want and believe that it's possible for you and I would say the biggest step like 80% of this and people will come to me more for the management, you know, an 80% is is is and I love doing this. This is where the breakthroughs happen is how you think. And I'll wrap up with that because with envy Casting, you're going to have to think differently than most entrepreneurs think at this stage in business. We think hustle has a hustle, I'll work really hard. That's how we got where we were many times is the hustle, which I know there's all pro hustle, anti hustle, blah, blah, blah. You have to change your belief that I have to work hard to make money. And you have to start to to believe that I'm going to go have my money, make money for me. That's the shift with investing.

Laylee Emadi

I love that. Oh, my gosh, I feel like it's so encouraging. I just think it's such a big shift in that, like you said, it's a big shift in the way that we've been trained to think. And we've trained ourselves over the

years of building so I appreciate you so much. Please, like let people know what's the what's like the best way to keep in touch with you, because I know people are gonna have questions.

Erinn Bridgman

Yes. I'm super relational. I really like I'm the one in my DMs. I'm the one in my inbox. So if this resonated with you, and if you have questions, send me a DM. I would love love, love to connect there. And then I think that salary calculator tool is going to be really helpful for people. I know we talked a lot about salary. And so I think that's a great place. We can point people and just you can come to my website. But Instagram is where I got to hang out the most

Laylee Emadi

amazing and we'll link everything for you guys in the show notes, as per usual. So thank you so much, Aaron, you are incredible. Thanks for having me, Wally. For show notes and resources mentioned on today's episode head to so here's the thing podcast.com This show is brought to you by the creative educator Academy, where we teach creative entrepreneurs how to teach because I believe that industries thrive when experts can share their knowledge. Well, if you're enjoying the podcast, I'd love to read your review in iTunes or see your rating on Spotify. Thanks so much for listening, and I'll catch you on the next episode.