

TRANSCRIPT

On Your Terms



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Episode 213:

CONFESSIONS OF A DEBUT AUTHOR: IMPOSTER SYNDROME, BUDGETING, AND TROLLS
(FT. MONEY EXPERT, JANNESE TORRES)

Jannese Torres:

Writing a book is expensive. You're not going to actually make any money in that process. Hopefully, in the future, you're getting nice royalties, but in the beginning, it's a big upfront investment of your time and your energy that is inevitably going to lead to your business kind of having to take a backseat for the short term.

Sam Vander Wielen:

Hey, and welcome back to On Your Terms. I am so excited for today's guest, Jannese Torres. Because for one, as you'll hear, Jannese and I are both publishing books with the same publishing house. That's how I actually learned about Jannese and about her work and her upcoming book, Financially Lit.

And so I wanted to have her on the podcast to talk not only about her book, but to really help you better understand like the book writing process, how it supports your business, how it financially impacts your business to write a book. And then I also wanted to lean on Jannese's money expertise and talk with her about budgeting to start a business or even budgeting when you already have a business to grow it. Because often I hear from you that you're kind of stuck in that place where you're like, I want to grow this business, but I need money in order to grow it, and I'm not making enough. So what do I do? So we talked all about that.

We both also shared prior food blogs in common. Actually, Jannese's is still up and running, but we both entered into like the online space through food blogging and learned so much from that experience. So I am very excited for you to hear this conversation. She was just absolutely delightful. So without further ado, please welcome Jannese Torres to the podcast.

Jannese is an award-winning Latina money expert. She became an accidental entrepreneur. After a job loss led her to create a successful Latin food blog, Delish Delights. Now, she helps her clients and listeners build successful online businesses that allow them to pursue financial independence and freedom. Jannese is on a mission to educate marginalized communities on topics like entrepreneurship, investing and financial independence through her personal finance podcast, Yo Quiero Dinero.

Her forthcoming book, actually it's out now, Financially Lit, has been published by Grand Central Publishing. And it came out on April 30th, just about two weeks ago. You can go get your copy at financiallylitbook.com. I'll link it down in the show notes. And also, you want to go check out Jannese's podcast, Yo Quiero Dinero. It's an award-winning personal finance podcast for Latinas and people of color. So I'm going to link to everything down below. And with that, let's get into my conversation with Jannese. I think you're really going to love it.

Hey, Jannese. Welcome to On Your Terms.

Jannese Torres:

Thank you so much, Sam, for having me.

Sam Vander Wielen:

Thank you for being here. I am so excited. So we are, what would we call us, publishing sisters? I don't know. We're publisher sisters, I guess. Yeah?

Jannese Torres:

Yes.

Sam Vander Wielen:

Yes. We're officially related now. So Jannese and I are, she's about to come out with her book. I'm writing a book for the same publisher. So Jannese, will you tell everybody about your incredible book, what it's called, who it's for?

Jannese Torres:

Yes. So I am a debut author. My brand-new book is called Financially Lit, the Modern Latina's Guide to Level Up Your Dinero and Become Financially Poderosa. And essentially, it's a personal finance book written for the Latino community because lo and behold, even though we are the largest minority population in the United States, for some reason, the personal finance media has not caught up with the idea that maybe we should be speaking to people of color who are a huge economic power in this country.

And so in the book, it's pretty much a A to Z guide, if you will. It's the book that I needed when I graduated college. I didn't know how to manage student loan debt. It's the book I needed when I wanted to start investing but didn't know where to start. It's the book that I needed when I was planning to get married and didn't know how to bring up the conversation around prenups.

So there's so much in the book and I'm really excited for the next generation of Latinas to be financially literate in a way that past generations just have not been able to be because of lack of access to relatable content.

Sam Vander Wielen:

Absolutely. I am so excited for this book, and it's so needed in the space. I feel like you see a lot of the same people speaking to the same people about money. And so I am very, very excited to hear a different perspective. And like you said, there's just such incredible demand as well. So like, why not? This is so smart on your part.

So as we're talking, after this airs, your book will officially be available to purchase. And so you guys all need to go buy it. I'll put links in the description, but as we're sitting here, how are you feeling kind of on the precipice of this coming out in a few weeks?

Jannese Torres:

It's funny because a lot of people have asked me, why are you so calm? And I think a lot of it just has to do with feeling like the team that's been around me during this process has been so incredibly supportive. And I feel like when you have aligned partners on this mission of putting a book out there, it's much easier when you don't have to convince people why this

matters, why they should care about it, why this needs to exist. And so I've felt very supported in all aspects of the book writing and the marketing process. And I think that's why I look so calm, even though my book comes out in a couple of weeks.

Sam Vander Wielen:

Yeah. Usually, people are freaking out, but from what I hear from other people who have written books, you and I got really lucky with our publisher. And we also share the same editor who's also the coolest. Shout out to her.

So we got, I feel like really lucky in that sense that we had really good experiences, but how much has it helped you? I mean, you have a really, not only a large audience in terms of quantity, but I can also tell you have a very dedicated audience who you have a very good and authentic connection with. How much has that helped you in this book process and the marketing of it?

Jannese Torres:

Yeah. I think it's been something that I know my audience has been wanting for a while. I'm really big into providing accessible, relatable content, and even though the podcast has a ton of personal finance information, there's just something really powerful about being able to hold it in in your hand.

And so the fact that this book is going to exist, I hope is going to mean even more people find out not just about the work that I'm doing, but just financial literacy in general. Because maybe somebody doesn't have time to like sit down and listen to a podcast, but maybe they have time to listen to the audio book version, or maybe they are on a beach vacation and they want to take in some educational content.

So there's just so many different ways that people like to consume information. And so with having the podcast, having the book, having the audio book version, I'm just really excited for my audience to feel like there's yet another avenue for them to learn.

Sam Vander Wielen:

Absolutely. I've felt like the book is a way for you to take information that you kind of have smattered all over the place online, like between your website and Instagram and your incredible podcast, Yo Quiero Dinero, by the way, in case you all want to listen. But it's like putting it all in place.

And I don't know about you, but how have you felt about the, after being in an industry where we produce so much content, that content has such a short shelf life and we're pressured to put out so much content on Instagram or elsewhere, that's just like kind of dies quickly? How has it felt for you to create something that is like so tangible, and it's going to have such lasting power?

Jannese Torres:

Yeah. I love the whole process of writing the book, because there is so much of that thought process that has to go into it. It's like, how do I make this timeless, but also timely? And when we're talking about money, there are some things that are just like tried and true, the power of investing and the importance of saving and the importance of managing your debt, but there's also a lot of innovations that happen in our industry. We can take a look at things like crypto and NFTs as examples.

So I had to kind of walk the line when it comes to making the information as timeless as possible so that it does stand the test of time, but also making it nuanced and relevant and not just some old white man version of money because we already have enough of those examples.

Sam Vander Wielen:

Dave Ramsey's written enough for enough people.

Jannese Torres:

Absolutely.

Sam Vander Wielen:

Yeah. There's time for a new person in town. That's for sure, I would say. What are some of the things that you've, like what are a few specific things you felt like the Latino community needed to hear or learn from

someone like you that they weren't hearing before you either started your business or wrote this book?

Jannese Torres:

Yeah. I think especially as like a first gen kid, who's been given very specific instructions in how to pursue the American dream, which is like go to college, get the degree, get the job, work there for 40 years and never leave and retire. There's just a whole different world out here, especially when we think about the ways that entrepreneurs earn money.

And so entrepreneurship is a really big topic in my community because it's one of those things that for a long time we've associated with being traditionally unemployable. So entrepreneurship was almost seen as like a last resort because you couldn't get a "regular job". Versus now, a lot of people are taking entrepreneurship as the path to financial freedom, as a way to reclaim their time, to make more money, to have more flexibility.

And so there's this shift that's happening with us seeing entrepreneurship, not as something you do because you have no other choice. It's actually something that you do so that you actually give yourself more choices. So I talk a lot about that in the book, as well as things like financial independence.

So the fire movement is something that is still very new to communities of color. And just this concept of being able to retire because of a number versus because of an age, that's a very novel concept for a lot of folks. And then we're also talking about some culturally taboo topics like prenuptial agreements and estate planning. Because when you talk to a traditional Latina grandma, you started talking about estate planning and she's like, well, why do you want to talk about that? Are you planning to kill me? Are you waiting for me to drop dead?

And then it's like, okay, how do we have this conversation without it being like, no, grandma, it's not because I want you to drop dead. It's actually because I want us to have a plan because I love you and you've worked so hard and anything that you want to pass on to us, we should have that conversation before it's too late. So I'm really excited for what I hope is

going to be a lot of interesting maybe awkward conversations that this book is going to prompt, but they're very necessary conversations.

Sam Vander Wielen:

Yeah, absolutely. I love that you're giving the empowerment back and bringing some empowerment to entrepreneurship that it's not only not like your second option. It's actually, you can create such a better life out of being an entrepreneur, right, and better career. And like to the pre-nup and estate stuff, I mean these are, as a lawyer, I'm like these are tactics and things that white people, rich white families have known for however long since the beginning of time, right, and have used to their advantage to pass on generational wealth. And so I love that you're bringing this information to the forefront. Yeah.

Jannese Torres:

Absolutely.

Sam Vander Wielen:

Have you always wanted to write a book? Was this something always on your heart?

Jannese Torres:

I was always an avid reader as a kid. I'm very much a bookworm, but I can honestly say I never imagined writing a book, let alone a book about money. So this whole journey through becoming a content creator and becoming an entrepreneur was definitely an accident. It was just a series of events that led me to discover this world of online content creation and the power of using your voice to educate people and to create community.

And so, yeah, never imagined seeing my face on a book, seeing my name on a book. But now that it exists, it's like, it's a real thing. It's literally kind of a testament of my own journey. And I hope that by sharing it, it helps other people navigate the various aspects of money that they're going to encounter throughout their lives.

Sam Vander Wielen:

Oh yeah. You're going to inspire so many people. And wait till you all see Jannese's cover, I'm obsessed with it. I love it. And I feel like it just

like perfectly encapsulates your personality and your brand as well. Like it just has so much fire and energy to it. So I loved it. Yeah.

Jannese Torres:

Thank you.

Sam Vander Wielen:

I'm very much -- I keep joking with Nana, our editor that in this process, I've become like low key book cover obsessed person because now I can't like walk through the library bookstore without being like looking at the texts and what they're doing. And I'm like, I see what they're doing there. I'm really enjoying it now.

Jannese Torres:

There's so much psychology behind the book cover.

Sam Vander Wielen:

As everyone will be shocked to learn, I overthought it till the heaven says, I was like, what if this, but what about that? Like, what does that color? What kind of feeling does that cover give people. Like, oh my God, it was a lot. So that's really funny. So, okay. So you maybe didn't plot out necessarily writing a book in your business, but then how did it come to be then?

Jannese Torres:

Yeah. So I went full time into the personal finance content creation in 2021. And I think by then I was already hearing rumblings about, hey, when are you going to write a book? These were questions coming from my audience and just the thought is very daunting. So for a while, I was just like, what the hell do I need to write a book for? I already have a podcast. Like, just go and listen to that.

But there is something really powerful about having a book, especially if you want to just kind of elevate yourself to thought leadership and to really like make your mark in your niche. So by the end of 2021, I had decided I wanted to do it, but I didn't take it seriously until about the fall of 2022.

And so at that point I started researching, how do you write a book? And I discovered that there's a whole group of people, coaches out here who will help you in that process. My mentor Farnoosh Jarabi worked with a book Proposal Coach, and she brought her on the podcast. I contacted her, I told her the vision. She's like, hell yeah, we need to make this thing a reality. And we started working on the proposal in January of 2023. And by -- no, 2023. So no, we started working on the proposal January 2022. And then may was when I got the book deal.

Sam Vander Wielen:

That's awesome.

Jannese Torres:

And then I spent the rest of May and the first quarter of 2023, really finalizing the manuscript, going back and forth, having all the existential crisis thoughts, all the imposter syndrome of feeling like, who the hell am I to write a book? Why would anybody want to listen to me? This is ridiculous. What am I doing? Why did I do this?

And lo and behold, now the book's coming out. And the process has been one that has taught me a lot, like technically just about the process that it takes to bring a book to light, but also it's taught me a lot about myself and like inner fortitude and resilience. And because you're still out here living a whole life as a human being while you're trying to write a book. And there's something about the book writing process that invites even more chaos into your personal life and tries to derail you. So it's not for the faint at heart, but you can do it.

Sam Vander Wielen:

I agree with that one. I keep telling my friends that I feel like I'm adding a grain of sand to a beach every day. I literally feel like all I do is sit and write. And then I'm like, where the hell is the beach? Like why is the beach not here? Yeah, it is a lot. It's not definitely, I agree, it's not for the faints of heart.

It's been so interesting for me as somebody who like experienced a lot of imposter syndrome when I started my business and before I made some sales and before I grew an audience, but then kind of got comfortable. It's not

that it didn't come up from time to time, but I found that the book process, like it was like going right back. Like I felt like I was right back in middle school. I keep joking. I feel like I'm walking into the cafeteria of nobody to sit with. Nobody wants to be my friend. I'm like terrified about the whole thing. And so how did you work through that process? I imagine that was kind of a similar journey for you.

Jannese Torres:

Yeah, it's absolutely normal to confront all those feelings when you think about just the gravitas of the fact that you are putting words on paper that are going to live beyond your existence here on earth. When you think about just like the legacy that you're going to leave with your words, there is a certain sense of like, oh, I got to get this right.

And so I think for me, it was a big thing to like rely on my support system, rely on friends and family, ask for those pep talks, call people, go to therapy. We could all use more therapy. Getting out of my environment too, I found it really productive to like switch up my writing environment. And one of the places that I wrote the majority of the book was in Puerto Rico. That's where my family's from. And there was just something very grounding about being back home and having that like ancestral connection. There was something kind of spiritual that happens when you're put yourself in that environment and you need to create.

So it was just a lot of self-care. One of the things that I did strategically as an entrepreneur, because there is so much that you have to pour into the book that you have to kind of let go of certain things in your business to make this happen. I was very intentional about starting to put like automated processes in place like funnels and email marketing, and turning products evergreen that had relied on manual launches and things like that so that I wouldn't take a financial hit while I'm writing the book.

And that's something that a lot of entrepreneurs have to factor into this process because writing a book is expensive. You're not going to actually make any money in that process. Hopefully in the future, you're getting nice royalties, but in the beginning it's a big upfront investment of your

time and your energy that is inevitably going to lead to your business kind of having to take a backseat for the short term.

Sam Vander Wielen:

I think that's something that's not talked about enough is that like I'm really glad that I waited so long in the sense that my business was healthy enough and that I could afford to -- I've been calling it a slingshot period because I do feel like I'm like pulling back to reload. And the business may or may not take a hit, but it's also like, you just can't do certain opportunities. You're going to turn some stuff down. I'm not putting out as much content. Like I've got to be focused on getting this book out.

And then the marketing of it is a huge thing. And it costs a lot of money on our end as well, like to supplement and support the marketing effort. Right. So yeah, I was going to ask you, like, how do you see the book fitting into your business moving forward?

Jannese Torres:

Yeah. I think it's going to be one of the kind of leading marketing tools that I use, especially in the thought leadership space. So with speaking engagements, there's just a certain level of authority that comes with being a book author that can help you land bigger, higher profile speaking engagements that come with more money. I'm definitely looking to use it as an additional tool to obtain more press opportunities.

And then I'm really excited about the fact that the book is coming out in Spanish too because up until now, my audience has been primarily English language speakers. So just by being able to provide this information in a different language, I'm going to be able to now bring in a whole different cohort of people who can then become future clients and customers.

Sam Vander Wielen:

Absolutely. That's really cool. Are you doing the audio book yourself as well?

Jannese Torres:

I did the audio book in English, but I opted out of the Spanish because I'm just like, you know what, there's a lot of these technical terms in Spanish. When we're talking about finances and entrepreneurship that I'm like, I don't want to butcher this and I don't want to make this process excruciating. I'm perfectly happy to like outsource that.

Sam Vander Wielen:

Yeah. Yeah. That's fun. How did the process go of doing your own audio book?

Jannese Torres:

Oh my God. Nobody told me how exhausting it is to just talk for hours and hours. It's very, very physically taxing. I will say the fact that I had a podcast definitely made it easier, but it was still very, very taxing. I was afraid I was going to lose my voice. I was pretty much on like, do not speak to me, friends and family, for this week. I must conserve my voice. And at some point, your brain also starts to get fried after you're just like looking at text for a couple hours. So it does take a lot longer than you think it is, but it was a really cool process because I know how much my audience enjoys consuming audio content, so I know they're going to enjoy consuming the book with me reading it to them.

Sam Vander Wielen:

That is really cool. Yeah. And I saw you're doing a bit of a book tour, right? How's that coming to form?

Jannese Torres:

Yes. So I was trying to think of like, what's the most impactful way that I can market this book? And you can do courses and special things and freebies and whatever. But for me, I pretty much built my whole business during the pandemic and I'm still just kind of getting out there and meeting people who are in the community. And so I definitely said I want to just go out and meet folks and literally hug people and thank them for supporting this.

And so the book tour is something I'm really excited about. And it's something that I've gotten a lot of support with the logistical aspect of it from the publisher. I think this is again, another reason why you want

to work with people who like actually get the vision. And they've been amazing about contacting bookstores and coordinating dates and doing all this stuff. I haven't had to outsource marketing, which is incredible because a lot of people do. So yeah, I mean, shout out to the team at GCP Balance. Like they're amazing.

Sam Vander Wielen:

Yeah, that is so cool. It's funny. I never thought about it how if you had built the community during COVID, you haven't met as many people in person as maybe other people. And like, mine's been like, so choppy. It was like, I felt like I met a lot of people from like 2017 to 2020 that stopped meeting people. And then now it's been like the kind of reminder to be like, oh yeah, I should probably do this again. Yeah. Get out. That's funny.

All right. Well, that's cool. So is there anything too, that you want to like leave readers before I want to ask you a couple of questions about finances and start and budgeting for a business? But is there anything that you hope people get out of this book, like as somebody who has created a lot of content online, has a podcast that's been seen in a lot of places. Is there something specific they get out of this book that you don't think they will get elsewhere?

Jannese Torres:

I think this book is going to make people who have traditionally have not felt seen and heard by the personal finance industry finally feel like they're part of the conversation. And that was my whole intention for the book. That's why it's so unapologetically Latina because there's something so powerful when you get the message from a messenger that you connect with.

I found time and time again that the biggest struggles that people have around money, it's not because they don't know what to do. It's because of the mindset stuff. It's because they have not necessarily addressed or even acknowledged the fact that they might have things like financial trauma. It's because they don't feel comfortable talking about their feelings of fear or shame or guilt about their money situation. And so sometimes it's just easier to ignore it. Right.

And so that's why one of the things that I touch on throughout the book is the concept of mental health and money, which I think is something that's still stigmatized. It's very contrary to what personal finance mainstream advice will tell you. We're just like, well, you're poor because you don't work hard enough or just try harder. Like we need to stop that conversation. It's absolutely useless.

And so I hope that people feel that it's okay to have all these emotions around money, but it's also okay to want it. And it's also okay to make changes and you're absolutely capable of it. And hopefully the content in the book will support you in that process.

Sam Vander Wielen:

Yeah, absolutely. I mean, a lot of the advice, like the pull yourself up from the bootstraps, like BS American dream stuff.

Jannese Torres:

So toxic.

Sam Vander wielen:

So toxic. And so based on these like capitalism, outdated capitalism, principles, white supremacy, and so much else. So it makes a lot of sense to me. I also feel like it's like a normal human emotion to like, one, we have to see ourselves in something in order to believe it's possible for us. And like, no matter what the life scenario we're really talking about, I think that's so powerful. So that's really cool.

Did you find yourself like writing in a way in the book that was different than the way maybe you talk on a podcast? Like I know for me, like I write to my email list very differently than I would like talk on my podcast. Like it was just like a different side of me. Did you see that kind of come out?

Jannese Torres:

Yeah. I think I was almost channeling if I could go back in time and like talk to little Jannese and steer her in the directions that she should have been going. I think there was a lot of that kind of narrative that's

running through the book is just what's the information that I needed and how can I present it in a way that makes it digestible and interesting and not like another high school lecture that no one cares about.

Sam Vander Wielen:

Yeah. Yeah. I'm sure you did that. So I'm very excited. Yeah. That's awesome. So we've talked about how in your community too seeing entrepreneurship as maybe not the first choice, right, and how you want to change people's attitudes about that. I know one of the things that comes up when we talk about starting a business and something I'm finding myself writing a lot about in the book is budgeting to start a business.

Because as a lawyer who helps people start online businesses, people come to me and they're like, hey, I want to start an online business with zero dollars.

How do I do that? And it's like, oh, we don't. And so it's a little like tough but I know there's probably a lot better advice that you could give somebody. So what are some tips that you give people that about how to like, maybe they're working a "normal job" right now, and they want to start an online business, how do they go about budgeting to do that?

Jannese Torres:

I love this question. And I think people have to make a mindset shift where you start seeing your job, not just as the way to pay your bills, but it's also the angel investor in your new business. So I saw my paycheck as an opportunity to set aside some money to start my businesses. And so the same way that you would create a sinking fund for going on vacation or upgrading your car, you can absolutely create a sinking fund for launching your new business. Just earmarking money aside for that is a great way to start taking your goals seriously.

And honestly, I think people should not be quitting their jobs to then start the business. It should be the other way around. You're using the money that you're making right now in the "stable job", set aside some of it and start investing in whether that's software, maybe you need a new computer. Now's the time to do it.

I also think it's important for folks to understand that there are a lot of low cost and free tools out there that don't require you to go and get a \$10-\$20,000 loan to start a business. I like to tell folks, I started both of my businesses for free. Literally. My blog, delishdelights.com that now earns over \$100,000 a year, started on a free website. I didn't even have a laptop. I was using my work laptop. I don't recommend that. But when push comes to shove, you got to use the resources that you need.

And my personal finance podcast, which now has been in existence for almost six years and is a multiple six figure business, I started on my phone with a pair of Apple earbuds and anchor.fm, which is now Spotify for podcasters. And you grow from there. You do not need to make huge investments of your money to start a business. What you do need to do is make up for that with the time, with the energy, with the education.

And now with things like YouTube and just Google searches, there's so much stuff that you can learn. DIY until you can get to a place where you're comfortable investing in a coaching program, in a course with a mentor. But the internet has really democratized entrepreneurship and has really given us access to creating businesses that have very low startup costs and even ongoing maintenance costs.

Sam Vander Wielen:

Yeah, absolutely. And it seems like both you and I have accessibility in common of giving a lot of information for people who need to just get started somewhere. And I talk about in chapter four of my book, I talk about being scrappy and how I just think that that's like underplayed sometimes in online entrepreneurship. And a lot of the content that we see on social media about the likes get 10K months right away or whatever it, not to mention the fact that that's total BS. And it's not, they're barely probably even making that, but that's a whole separate conversation we can have.

But I do think they don't talk about this, like idea of being scrappy, like what I would just kind of colloquially call scrappiness and what we're talking about here is like, contacting your local bar association to see what free legal stuff, like contact those small business association, the women's business associate, like there are all these groups that you can

take advantage of. And like you said, so many resources available for people.

Jannese Torres:

Absolutely.

Sam Vander Wielen:

Yeah. So what about those people though, who feel like, I feel like I hear from them a lot where they're kind of caught in the middle where they've now started a business. It's not necessarily making a ton of money and they know that in order to grow it, they've got to invest some money or they've got to, they feel like now, they do have to like upgrade their systems and software and all this kind of stuff, but they don't have money to do it. So they feel like a little caught in the middle. What do you recommend for them?

Jannese Torres:

Yeah. I think people who are freaked out about investing their business usually haven't done enough research into what the investment is actually going to cost. Because I was under this impression that it was going to cost me tens of thousands of dollars to like sign-up for a payroll system so that I could hire my first 1099 contractor. And when I finally decided to like pull the trigger on it, I think it was costing me like \$20 a month and I was using Gusto.

And I'm just like, why was I out here all stressed out? Like I pay more for my cell phone plan than I do for this software that allows me to now pay somebody to help me in my business. So there's that, right? So just actually do the research into the investment that you want to make before you start just talking yourself out of it, because it might be way more accessible than you think.

And then when it comes to hiring like actual physical support, it's important to really understand your actual needs. You probably don't need to bring somebody on as a full-time employee when you're not even making enough money to pay yourself as a full-time employee. Maybe you need five to 10 hours a week. Maybe you can advertise to your existing community. Maybe you can reach out to your network. You can offer a job to somebody

who's like, maybe wants to work for the summer. There are opportunities for you to get a little bit of help doing something strategic, and I want you to focus on investing in areas of your business that are actually going to make you money. Not on the logo designer, not on the brand colors, not on the stupid little stuff that really doesn't add anything to your bottom line. Like, if it's not adding to your dollars in your bank account, it's a waste of money.

Sam Vander Wielen:

Yeah, absolutely. Sounds like you're really emphasizing clarity. Like getting clear on, first of all, like what are we actually dealing with in terms of a budget? Right. I think it would be helpful if people treated not only the startup of their business, but like when you want to go grow your business as more of a budget. Like sit down and figure out what exactly is this going to cost, like you said. But also, really what are those things that actually need to be done? And like, what can be cut from the list?

It's like when you go grocery shopping, you realize you're adding all the like snacks and the drinks and like the stuff that's like not going to keep you full. If we're really trying to budget, then that's the stuff we can cut. So I think those are the things that Jannese has correctly pointed out, like logos and colors and designs. And I'll add Pinterest courses to that, list. Why are we on Pinterest? We can't even like -- we need clients.

But anyway, so that's super helpful. Okay. Also you brought it up. I didn't actually know that you still have the food blog up and running, which is amazing, but you and I have this in common that we both started food blogs when we wanted to like get into this world. Mine was called Barristers Beat and it is no longer in existence, nor is it -- did it make six pennies, let alone six figures? So you definitely did better with that. But how did that experience of like starting the food blog now still having it, how did that help you in this business? How did those skills transfer over?

Jannese Torres:

Oh yeah. So I think it's been a blessing because when I started food blogging, this was back in 2013 and the world of content creation was completely different. So I've been able to kind of see the growth and the trajectory and the power of social media to create a business. So by the

time that I started the personal finance brand, I had a lot of the technical skills on how to get your stuff visible. So when I was building the podcast, a lot of what I was using was the SEO, so search engine optimization. And that's something that you have to learn as a blogger if you want anybody to see your content.

So the way that I approached marketing the podcast, when it comes to the titles and the keywords and show notes and the importance of having a website, I took all of that and applied it. And I think that's why at this point, if you type in like personal finance podcast for Latinas, my show will come up on number one, as like on Google.

So that has been really helpful, but it's funny because both of my businesses with the podcast and with the food blog were intended to be non-creator facing businesses. I just wanted to create content, but not have to put my face out there. And I quickly realized when you are building a brand that is centered around you and your thoughts, people want to know who the heck is behind these thoughts. So I was forced to confront a lot of like childhood trauma around bullying and just putting yourself out there and subjecting yourself to the trolls on Tik Tok and everywhere else.

And it's been a really interesting, like personal development journey in building a brands, and putting yourself out there and allowing yourself to be publicly consumed if you will, but I think it's made me a much more resilient person. And so if you want some personal development work by way of content creation, I definitely recommend go start your Instagram and start putting yourself out there because you're going to come from all the things.

Sam Vander Wielen:

You'll see all the keyboard warriors too. You too could have every last move of yours analyzed by people online. That would be like the ad for starting your own. Oh, my God. I'm imagining that you've gotten some goodies along the years. How has that gone for you? How have you navigated it?

Jannese Torres:

You know what's funny, I had to kind of make this mental shift where even trolling is exposure. And so I don't even take it personally anymore because it's usually just like angry men who just don't want to see like women succeeding. Like 99 percent of the troll comments come from just men who are just like, shut up, you stupid woman. And it's just, it cracks me up at this point because there's just like nothing else that triggers a man more than, or an insecure man, I should say, than a woman who literally doesn't give a shit about his opinion.

Sam Vander Wielen:

Oh, thank God. I know.

Jannese Torres:

So it's fun. I have fun with them at this point. I love taunting them on social media because it's just like, look, you could be an adult and just scroll past something you don't like. So if you're going to take the time to just say something stupid, I'm going to respond back and I'm going to have fun with this.

And then it's funny because my community at this point has become like my own bodyguard, personal protection. So they're shredding into the people. I don't even have to get involved at this point. They're just like, shut up, man, we're not listening to you anymore.

Sam Vander Wielen:

That's what I need, some unpaid bodyguards. I got to get that. I'm going to start calling out people. It will be like, I need you to be a bodyguard. It's so true. And I, yeah, I'm going to channel your like no bad press attitude next time I see it. But well, I have found for one, not seeing it as really helpful, but like, there's only so much you can do. So I just try not to see it. And I asked the team, like, don't tell me about it. I don't want to know. So like we get a lot of anti-Semitic comments and stuff like this too on ads. It's wild. My dog also drives people crazy, both positive and then I get nasty comments about him not being a rescue dog. I'm like, okay, people, I just --

Jannese Torres:

You can't make everybody happy. And I think that's the thing you got to just be okay with.

Sam Vander Wielen:

Yeah. You'll appreciate this too that some guy left me a comment on a Facebook ad saying that he would never buy from somebody in a hoodie, which first of all, I took my -- the majority of my issue with this comment was that I was wearing like a cashmere sweater hoodie. It was like a very nice sweater. So I was like, first of all, I have a hoodie collection till like the high heavens, but actually that was not it. And so that pissed me off. But yeah, people are crazy, right?

Jannese Torres:

It's just because you're a woman, honestly, because Mark Zuckerberg can be out here, and nobody questions him.

Sam Vander Wielen:

That's what I said. I was like, he's like, seems like cool. It's like, oh, he's so laid back or like lots of psychotic. And you're like, well, that's fine. But yeah, of course. Yeah. Yeah. Oh my gosh. That's so funny.

Well, Jannese, I have loved having you on the podcast. I'm so glad you came on today. I'm going to drop all the links to the book below, but where can everyone find you, buy the book, come to your book signings?

Jannese Torres:

Absolutely. So you can find out everything you want to know about me and the book at financiallylitbook.com. You can order the audio book there as well. And also, check out the book tour stops to see if I'm going to be stopping somewhere near you.

Sam Vander Wielen:

That's awesome. Yeah. The book is out and sold everywhere. Probably the books are sold or anywhere online that you can get books. Are you going to go to Barnes and Noble and see it in real life?

Jannese Torres:

I am definitely going to Barnes and Noble and I'm going to place all the copies in front of all the Dave Ramsey books.

Sam Vander Wielen:

Please do. Oh my gosh. I'm going to go to my Barnes and Noble and do it for you. I'll send you a picture. I'm so excited. Well then everyone listening, you should go to Barnes and Noble, take Jannese's book and pop it over the Dave Ramsey one. There are a couple of people's books who I see, and I like flip them around. It's always so funny. Yeah. So funny. That's awesome. Well, I'm going to share everything below. Thank you so much for coming on the podcast today.

Jannese Torres:

Thanks for having me.

Sam Vander Wielen:

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