

022 MDB Rising: From \$100k Years to \$100k Months with Cathy Mazak



Full Episode Transcript

With Your Host

Rachel Rodgers

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Cathy: What I was looking to do was, I was looking to pay myself \$100,000 a year. That's what I was really – like, when I came into Glow Up, to answer your question, like, I was like, okay, I need to scale to a point that I can pay myself \$100,000 a year. So that's almost double what I was bringing home as a professor.

Like, that's what I really need to make this whole thing run without so much angst and anxiety about money all the time – because you say profit solves all problems, and that's true in business. It's also true on farms and in sustainable houses. More money in the door means just a calmer and better person, you know.

Welcome to *The Million Dollar Badass Podcast*. I'm your host, Rachel Rodgers, wife, mother to four children, lover of Beyoncé, coffee drinker, and afro wearer, and I just happen to be the CEO of a seven-figure business. I am on a mission to help every woman I meet become a millionaire. If you want to make more money, you are in the right place. Let's get it going.

Well hello there, friends. It is another delightful episode of *Million Dollar Badass*. I'm so excited about our episode today, as always. So this is a new type of episode for our podcast. This episode is what I'm calling *Million Dollar Badass Rising*.

So, I will be interviewing, every now and then, a *Million Dollar Badass Rising*, who is a client of mine who is on the journey from 100K to a million, making lots of progress and also having a ways to go in building their business. And I wanted you to hear from some of the folks who are out there doing this work, who are scaling, and what their life looks like during the process of scaling and how they're going about doing it.

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Cathy Mazak is my first interview. And I'm so excited to talk to her today. She is an amazing entrepreneur. She's from Michigan, or at least I know she attended the University of Michigan, but now lives in Puerto Rico with her husband and three children on 10 acres of farmland. And they've got six cows, several cats, dogs, and guinea pigs.

So she's got a lot of beings under her care. And in addition to that, she is a tenured full professor at the University of Puerto Rico, which was her dream job that she worked towards. So this is an ambitious woman and she decided to start a side hustle helping other women in academia learn how to become tenured professors, develop their writing practice, because that is an important part of earning tenure.

And so that's what Cathy helps women do. And so when she decided to start working with me in my business Hello Seven last year, she was making probably about – she made her first 100K in her business. So she got to 100K selling six or seven different offers and hustling all the time, doing big launches.

And every time, she'll tell the story about how she kept making the same amount of money in every launch. Like, she wasn't scaling her launches and she was also exhausted because she's a professor, so she had a fulltime job. She was working her business in the evenings and weekends, and then also taking care of her three children and six cows, who had to be bottle-fed. She tells this story during this podcast episode.

So you will hear about Cathy's journey, how she went from a 100K year to her very first 100K month. May, last month, was her first 100K month and she's going to talk about how she did that, what were some of the changes that's he made, what were some of the things that she learned, that she implemented, that resulted in this big increase in income. And we talked a

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lot about money mindset, we talked about building a team, we talk about pricing, and we talk about offering less and niching down.

There is so much good juiciness in this episode, so please enjoy this amazing episode with the incredible Cathy Mazak.

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Rachel: Welcome, welcome, everyone, to another episode of *Million Dollar Badass*. Today, I'm super excited because I have my amazing client Cathy Mazak with us today. Cathy is an academic women's writing coach. So she helps academic women learn to write more and be able to get tenured professor positions. And Cathy is going to be our first *Million Dollar Badass* Rising interview. So these are *Million Dollar Badasses* in the making and you get to hear more about their journey of scaling their businesses. So, welcome, Cathy, thank you for joining me.

Cathy: Thank you. I'm the first one. That's super exciting.

Rachel: Yes, you are the first, first and fabulous. So why don't we start by – tell them a little bit more about yourself, Cathy.

Cathy: Sure, so I'm a tenured full professor at the University of Puerto Rico in Mayaguez. Being a tenured full professor here was my dream job during my PhD. I got my dream job. I started, I got tenure, I got full. And it's been great, but people change and things change and dream jobs change...

Rachel: Dreams change.

Cathy: Yes, dreams change, and I started about almost four years ago now. I started what was going to be just like a side hustle kind of thing to

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bring in some more money. I started a business as an academic women's writing coach. And that has become my new dream job and my new – I find it to be endlessly creative and wonderful in a way that traditional academia doesn't often let people do. And so that was why I founded my business, really, was I started to do it on the side and then I loved it. And then I'm also a mom of three and I live on a farm and we have a lot of animals.

Rachel: I love it. So, mom of three, live on a farm, already have super killer badass dream job that most people want, and you're like, "More, more, more, please." I love it. And this is exactly what women should be doing. Like, go after exactly what you want in life, and there's never too much. You get to decide. And if you have that vision or if you have that desire on your heart then that's something that you should go after, you know. And you clearly are somebody that makes shit happen. You got a PhD and you were like, "Here's what my dream job is..." and then you want and got it. You made it happen.

Cathy: I made it happen and part of that is – I don't know – I believe that stuff like that can happen. Part of it is that. And actually, I met my husband when we were both students at Michigan State and he's Puerto Rican and I met him and he was like, "Look, girl, this is where I'm going. There's no alternative route. I'm going to be a professor at this particular university in Puerto Rico and I'm going to help agriculture in Puerto Rico, which is his area. And I was studying language learning and stuff at the time and I was like, "Well let me check out Puerto Rico and see what that's like." And of course, I just loved it and it's an amazing place for anybody interested in language. And I shaped my PhD around that. Like, all the courses I took, all the projects I did, everything I ever read during my PhD was directed at getting this job.

Rachel: I love it. So you had a plan in place. You worked the plan until you made it happen. And one of the things I heard you say is that you believed,

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like, you believed that you could do it and then your actions followed that. And I think that's the most important piece. People don't believe that it's possible. You've got to work on that piece first because if you don't believe then you're not going to take the steps. You're not going to do the work to make it happen. And Cathy is just a superstar. Just wait until you hear more about her. And so tell me more about this farm situation though, I want to hear a little bit more about that.

Cathy: Yeah, so my husband grew up on a cattle farm in rural Puerto Rico. His father was a beef cattle farmer on a small – I mean, farms in Puerto Rico are generally small scale. It's not that huge of a place compared to other places. And he loves animals and he is an animal scientist, so that's what he has, a PhD in animal nutrition. And so he had this dream of having a farm and I was like, "Yeah, I'm on board with that dream." And we found 10 acres that has a view.

Like, my view is of the Caribbean every day. We're up on a hill and it's a really lovely spot. It was a forest when we bought it and so it's been a major, major project, like getting the house built and moving to the house. It's an off-the-grid house, so we are 100% solar and rainwater collection. So we're trying to do this kind of model of sustainable agriculture, but it's expensive. Like, what nobody tells you about agriculture – and I think, actually, this is just true for people who are like, "I think I'll start a farm," – it's expensive in land, in the stuff you have to do to get it to be up and running.

And when we built the house, it was like, we knew but we were too far into it, that it was too big of a project, that actually our salaries weren't going to actually be able to cover, comfortably, the mortgage once it was built. Because once it was built, the way that building loans work, you end up kind of remortgaging the 10 acres plus the mortgage on the house that isn't built yet.

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Anyway, I always said the farm has to make money. But it's not going to make it by farming because, guess what, farming, unless you're a large-scale farm, doesn't make you any money. So how are we going to make money with the farm? We're going to make money through education.

I remember going to a farm in another rural part of Puerto Rico. This woman had not even an acre and a half and she was bringing people in to do workshops on farming strawberries in Puerto Rico. And, by the way, strawberries don't grow in Puerto Rico. So it was like she had a little greenhouse and she would grow them. It was not something – she was never going to scale it to any size that she could sell strawberries to a supermarket, nothing like that.

She brought us to her garage and it costs 50 bucks a head and she was giving, like, a workshop on how to grow strawberries in your yard, basically. And I started counting people and I started multiplying the money and I was like, we could do a workshop once a month or twice a month. Our house is set up so you can seat – we bring in chairs and we can seat 30 to 40 people in the interior patio of our house. My husband's a PhD in agriculture. This is what we're going to do, right?

So that's all great, except my husband is not an action-taker. So my husband, who was going to be the content, he's great, but he's not somebody who is going to ever listen to this podcast or take decisive action on something until it's perfect. He doesn't move until it's perfect. So for him, the fact that the yard looks crappy and that the road is muddy, it's not perfect yet so we can't do that.

So it was kind of like when I was thinking about the business, I was like, it has to be completely disconnected from him. I have to be able to take all the action myself. But actually, it's interesting, that part of this, like, the

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need for a business came from the farm and my business now has nothing to do with the farm, but it was something that I went like, selling your intellectual property, doing a workshop or something like that, that's where money is and that I am an expert in something. That could be wear I could be making money on the side.

Rachel: For sure, I love it. And also too, you guys are educators, right? You're more educators than farmers.

Cathy: Totally, oh yeah.

Rachel: So it does make a lot of sense for you guys to use education as the conduit. But I totally get that. And I think that that works really well and I think it works in your favor to have a dream where you're like, this is the specific thing that I'm trying to make happen, this is how much money I need to make it happen, and then going to build a business to make that thing happen, you're so much more motivated, you're so much more focused on the numbers.

So I actually love that, when people have a very specific need. It's why one of my favorite types of clients is pregnant clients, because they're usually like, there's a deadline, I'm going to need childcare, you know. They're like, this has to happen and it has to happen in this many months and I need this amount of money by this date. And I love that because then you're highly motivated, which I think is a beautiful thing. And the beauty of it is, if you've built one business, you can build another.

So I always, obviously, preach like focus on the one business and get it to a million dollars. Like, if you have more than one business and you're not making a million dollars in any of those businesses, then you have no business doing more than one thing. Do one thing, scale that thing to seven

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figures, and then see if you even want to do the other thing, because you might be making so much more money that you're like, we're good.

And then you do it, but you'll do it in a way where, like, you can staff it and you can do the things. But I love that. There are so much goodness in there, even the idea of your husband not really wanting to move unless it's perfect. And you're modeling to him something different. You're showing him, look at the success that can happen when you just decide I'm going to make it happen. It's not perfect today, and it ain't ever going to be perfect, so let me just let that idea go right now, you know, and get out here and get this money, because we're leaving a lot of money on the table waiting for perfection.

Cathy: Absolutely.

Rachel: I love it. But I love the story about your farm. That's so fascinating and I'm sure that will continue to unfold and develop. So, we started working together in January, last December you signed up for our Glow Up program and now you're in *Million Dollar Badass*. Tell me a little bit about last year. Tell me about what 2018 was like for your business. Where were you at and, you know, what were the problems you were trying to solve?

Cathy: So, 2018, and I always think in academic years, so I would say 2017-2018 was the year that I decided, like, I can't do both being a professor and having a business at the same time. It felt like just too much. It was too much.

Rachel: Let's not forget, you had 10 acres and three children.

Cathy: Yes, and on the 10 acres – I like to say this to people – I have six cows, two dogs, three cats, and two guinea pigs.

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Rachel: OMG.

Cathy: Yeah, so the cows are like a whole thing. Yeah, it's a lot of work. It's a lot of beings who are under my care.

Rachel: Holy crap, that is a lot of beings. Wow.

Cathy: Yes, so anyway, besides...

Rachel: So wait, do you actually like feed the cows and stuff?

Cathy: Yes.

Rachel: And milk them?

Cathy: No, they're babies. So, about the cows, we got them...

Rachel: I'm like, let's just do a quick aside about the cows because we just have to talk about the cows.

Cathy: So, there's only six. There's six cows. They came to us around the new year. They were born around Christmas and we got them around the new year and we bottle-fed them for three months. So that's twice a day, mixing cow formula and feeding it in a bottle. So we have the kids to help with that, but it's like a major job. Everybody needs to help in the morning before school and then in the afternoon when we get home.

So then, after they weaned to grass, they've just been eating grass, but we do have to make sure they have water filled all the time, and then they do get some supplementary feed, but not too much, just like a few scoops of – it's not that huge of a deal, but you got to do it. And then also, they're

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getting a little ruckus. They're like, a little bit, they're sassy. And they just decide the grass is greener over there and they just, like, trample down the fence. It's an electric fence. They're getting electrocuted for the grass on the other side. So I'll be driving home and I'll be like, why are there cows on my road? And I have to heard the cows back into the thing.

Rachel: Oh my god.

Cathy: Yes, so they're out of line, those cows. But someday, they will have milk. But we're not going to have a dairy. That's a little bit – it starts to get agriculturally technical after that. But we'll just say that six cows, they are some work, even though mostly they just eat grass all day.

Rachel: Oh my gosh, wow, that is bananas. Like, I have a fit when I come home and discover, like, my dog has peed on the kitchen floor. I'm like, really? And I'm mad I have to clean up pee. And you're like, I've got to heard these six cows back into the pen. Wow, that is amazing and fascinating. So, like, I just want to stop for a moment and talk about how you've been growing your business while taking care of cows, dogs, who else?

Cathy: Kids, we've got cats, we've got guinea pigs now, it's a whole thing.

Rachel: That's a lot, lot of beings to take care of. And then on top of that, scaling the shit out of your business. So can we just have a round of applause for you right now because that is super badass, I'm super impressed.

Cathy: Thank you.

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Rachel: I love it. I love it. Alright, so you were telling us where you were at, we just had to stop because we had to talk about cows.

Cathy: So, 2018-2019, that was last year, so that's the academic year. So the year before that was Hurricane Maria. So, like, I had an online business that was doing its online business thing, and then we had a complete media and internet blackout for six weeks because of the hurricane. So that was 2017-2018.

So part of that year was, like, recovering and figuring out what the heck was going on after that. I had one of my biggest money-makers at that time, 2017-2018, was a writing retreat. And I had sold it out. I was going to host it at my home in Puerto Rico. It was going to be super low-overhead, we were going to kick all the kids out and just have it here. It was going to be amazing. And I had all the money, and then the hurricane passed.

And so maybe – if that happened to me now, I would have found another place to host it and I would have recouped, but at that point, I was completely frozen, plus trauma of the hurricane thing.

Rachel: I mean, you lived through that hurricane, and also it devastated the whole island. So your whole livelihood, the safety of your children, there's so much going on, and then on top of that, financially, you're completely disconnected from your customers for an entire six-week process. Holy crap.

Cathy: Yeah, and I had one team member at the time and she was like my marketing person who did my social media. And she's been with me since almost exactly the beginning. And she basically just got in touch with my customers, because I was actually in the middle of a program. It was almost done, that program. And she kind of emailed everyone because it

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was literally like I couldn't say, "Hey, we don't have internet." It was a blackout. It was a complete – like my parents didn't know where I was, you know. My sister was like on Twitter trying to find anybody who was near where we were, but it was like a blackout. We couldn't communicate. That was about a week and a half, two weeks, that was like 100% blackout. And then it was crappy internet for a long time after that.

Rachel: Yeah, how scary is that? If I had loved ones there, I'd be like...

Cathy: My poor sister freaked right out.

Rachel: I would too. I would too because you just have no confirmation, nothing, they don't know if you're alive, what's going on for almost two weeks, that is scary.

Cathy: It was like a whole holy mess. So we, thankfully, were fine. Then that was one kind of pivot. I had to think, like, what am I going to do now with this retreat? I ended up refunding everybody, which was hard because I didn't have a lot of capital.

Rachel: Yeah, that's not fun to do all the work, all the sales, all the marketing, and then have to hand all that cash back. That sucks.

Cathy: Yes, and it wasn't like I had the cash in the bank. Like, I had spent most of it because that's not how it works, just wait for the retreat to happen and then spend the cash. So I applied for one of these small business loans, like a federal loan, and Maria post-help loan. Didn't get anything from anybody. Nobody could understand what an online business was, apparently, or the fact I had no employees didn't qualify me for anything. So to say that this is bootstrapped, this has been bootstrapped from the beginning.

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So I continued to bootstrap that year. Maria, for I think all of Puerto Rico for at least a year was just like we were just getting by day to day. I was running the business and I was being the professor, but I wasn't thinking too far into the future because it was like, just get through this, you know.

So then the next academic year, which was 2018, I was like, you know what, I can't sustain these two things anymore. So I have to grow the business to a point that it replaces my professor salary. And then I realized, wait, no, I have to grow it to a point that it replaces my professor salary and also keeps paying me what I was paying myself, you know...

Rachel: Out of the business, right.

Cathy: Because we had expanded our personal spending to be, you know, more than what our professor salaries could sustain.

Rachel: Which is easy to do when you have three kids and six cows.

Cathy: Totally, it was like, thinking that we could ever afford this property on our salaries was just a whack idea. Like, what was I thinking? I just can't even. So last year was just about trying to figure out how I was going to scale. And I had really been running a course business.

So it was a course business. I had a signature course and I had other smaller courses. I had started a membership. I had done all the things. I did the retreats. I did one on one coaching. I had a bunch of little different offers and by forcing them, I was able to get to six figures. And just like everybody says, well everybody now says – at the time I wasn't hearing that message – you get to six figures and you think that that's the goal. Like, yay, six figures is a lot of money. But it's not enough money.

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Rachel: Well, let's talk about what kind of six figures. Is it \$989,000, you know, are we talking about close to a million or are we talking about \$100,000? Because \$100,000 doesn't get you very far, you know.

Cathy: No, and that was it. I had crossed over to \$100,000 in revenue, but I was still paying myself, like, about \$2000 a month steadily. And then when I would launch, I would pull almost like a bonus for myself out of the launch. So every time I would launch, I would pay myself like \$5000 instead of \$2000. But, you know, I was investing a lot in coaching programs and different things, you know, trying to figure out the next step.

Because I figured, if I had to be working the job and growing the business at the same time, then investing in coaching is a way to shortcut things that I would have maybe figured out or I would have done it myself. You have to invest because there's just no time. There was no time for me to organically somehow fall into the answers to all my business questions, you know. Like, I needed to hire people who can help me, you know, and do it.

Rachel: I love that. And that is super smart because the reality is, you got that dream job, you made that happen. So you're somebody who's going to make it happen and I think there are a lot of entrepreneurs out there that, you're going to make it happen, you're going to get to that seven figures one way or another, but it could take you 10 or 12 years, or it could take you a year. It depends on how steep the learning curve is. And you make that learning curve really steep for yourself if you have to figure everything out for yourself versus hiring coaching is fast-tracking.

And I think, when people think about hiring a coach, they're always thinking, like, I have to spend X amount of money that's going to leave my bank account. And yes, that's true, but what you don't think about is, oh I could be making 10X what I'm making right now every month. Think about

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that money that you're leaving on the table, because that is the bigger upside. That's a much more significant amount of money than the \$1000 or \$2000 or whatever amount of money is leaving your bank account.

Okay, so that's where you're at. You're making \$100,000. You've got a signature course, smaller courses, one on one coaching, retreats, all the things...

Cathy: All the things, and I feel like a crappy professor on top of it is because what I want to be doing all day is focusing on my business, but I can't focus on my business. I've got students enrolled in my classes. I love them. I love being in the classroom in the moment, but everything outside of the minutes that I was in the classroom, I was not enjoying anymore. So not even really the prep, I really hated the grading, you know, like there's stuff going on in my university and meetings and any thoughts of the future started to be really glum. It just started to feel like a slog all the time.

And I hated doing that half-assed. Like, I don't like to do things half-assed, although I am willing to do some things half-assed. You know what I mean, I am, and I was. All last year, I was a half-assed professor and I feel, you know, crappy about that, but something had to give, you know.

Rachel: I suspect, Cathy, that your half-assed is probably other people's 100%, you know, you are just that type. You've got high standards, as do I, so I get it. and a lot of my clients are that sort of type-A person where we're battling our own perfection all the time, you know, perfectionism, I should say. Okay, so go ahead.

Cathy: So I was running, I was calling it, a course business. So I was running the course business, but the problem with courses – like, I love online courses because I love online teaching. It's a platform that I feel

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really comfortable in. But these are like recorded courses and it felt like the only time when I was really making money was when I was launching. And so that's the only time that big money was coming in.

And so I was building funnels to sell courses in the background, but I feel like it's slow because you have to test and you have to tweak. You know, it doesn't necessarily always work to just pour more money into ads and then your sales go way up on the other end. There's finagling you have to do to get the funnels refined. So that was happening but it was slow. And then I kept launching my signature course and making the same amount of money every time.

Rachel: That'll piss off a perfectionist.

Cathy: So the first time I launched my course, when my business was like six months old – like, I sold it and I created it as I went, you know, I sold it for like \$297 and then the full price was \$397 or something, and I made \$14,000. And I felt like the baddest-ass of all history because I was there, it was the first thing I had done and I was like, "\$14,000, holy crap."

Great, so then I launched it again and I can't even remember when the second time I launched it was. And I raised the price. I was eeking up the price. So I raised the price a couple hundred dollars, made \$14,000. And then the next time I launched it, I swear, like I had offers that were like \$997 and it included one on one coaching with me and over the top ridiculous stuff, and I still made \$14,000. And I was like, no, this can't be. I can't keep making \$14,000 three times a year, that's not going to do it.

So that's when I realized, like, I really need to figure out scaling. And so in my process of trying to figure out scaling, I heard you on Nikki Elledge Brown's podcast and when I heard you on that podcast, I was like... Then I

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went to your podcast and I listened to your first episode and I was like, this is the woman. This is her. She's smart. You know professors, we like smart people.

So I was like, she knows what she's talking about, she's so centered in what her mission is, and that's how I found the Glow Up webinar. And I am the person who bought the webinar and the only way I knew you was Nikki Elledge Brown's podcast and a couple of your podcasts. You had just launched your podcast at that point because you only had one or two episodes out.

Rachel: Yeah, that was in November. We had like three episodes by the time you were on that webinar. And you were like, you signed up right on the webinar, which I love. I love that. And you were just kind of like, I'm ready to go, this is working. And you got that message that, okay, this is working but not at the scale I want it to. I want to go faster. How do I go faster? Which I love.

And also too, like, I'm sure having to launch all the time for your business, that was taking u a lot of time, and then also working as a professor, you have a family and cows to take care of.

Cathy: So many cows.

Rachel: So many cows, so many kids, and you want free time and you want a life. So what would it mean for your business and for you personally, like, if you were to – at that time, what amount of money did you want to get to and what would that look like for your business and for your personal life?

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Cathy: Right, so the amount of money that I wanted to get to, even before Glow Up, was still hinged on my professor salary. And now, when I look back, and money mindset work never ends, so I'm still doing it, but now I look back and I'm like, wow, if you would have just set your sights higher than that sooner, like maybe you would have been farther along, right?

But yeah so my salary – I'm a public employee, so you can look it up, but it's basically \$85,000 is the net a year for my professor job, and I was bringing home \$4000 a month. So it ends up being almost \$60,000 a year is what I'm banking. 12% of my money was going to retirement, which they're talking about disappearing that system, so I was like, I've been paying into this system that I don't know if it's going to pay me out when I retire. And I'm kind of like, maybe I'll just take that money right now because I don't know what's at the end of this employment thing.

It started to be a couple of things. And actually it's funny, Nikki Elledge Brown says, "You have a money tree in your yard and you just need to go and shake it." That's her metaphor. That got me kind of far because when you're a professor, you can work your ass off and you will never make a dime more than somebody else who is on autopilot.

And that might not be true at all universities, but I think it's true in a lot of places. You can be a super rockstar, but it's not going to pay you more money. All you're doing is bringing in more work for yourself and you're getting paid off in what, fame? The payoff is some kind of ego thing? That sounds really horrible, but the payoff is not in the bank, and I really need the payoff to be in the bank.

So I think what I was looking to do was, I was looking to pay myself \$100,000 a year. That's what I was really – like, when I came into Glow Up, to answer your question, like, I was like, okay, I need to scale to a point that

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I can pay myself \$100,000 a year. So that's almost double what I was bringing home as a professor.

Like, that's what I really need to make this whole thing run without so much angst and anxiety about money all the time – because you say profit solves all problems, and that's true in business. It's also true on farms and in sustainable houses. Like, if I had more money, I would build a better system and I wouldn't be having this problem.

And I spent a lot of time – and this again is something I had to work through, I have to work through, I spent a lot of time messing around with budget and really nickel and diming the budget at home and trying to figure out how we were going to make it all work all the time. And I also, like, for better or for worse, am the only person who does that in my household. So I'm in charge of all the money all the time. And it was a lot of stress and worry.

And I would spend my weekends with Excel spreadsheets trying to figure out my home budget instead of relaxing or doing something else. So more money in the door means just a calmer and better person, you know.

Rachel: Yes, and really, at that point, 10K months you felt like were going to solve all your problems?

Cathy: Oh yeah, absolutely, absolutely.

Rachel: Yeah, which – I mean, I get that and I've done that too, like crunched numbers, and then I'm like, wait let me try that again, like the math is going to change, right? Because at the end you're like, nope, we're still in the red, you know. And then you do get on this launch cycle because you're like, I've got to launch just to, like, pay off this debt that we took on

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or whatever it is, in order to take care of X, Y, Z things, I need to launch and make more money. And then you do the launch and you're like, hopefully this time I'll make 30K, and it was like 14K again.

Cathy: That number...

Rachel: So, things have changed a little bit. But let's talk a little bit about what are some of the things that you did? So let's talk about how did your business model change, what three parts of our system did you implement that changed things for you?

Cathy: Okay, so the first was fewer offers. One main offer – so the way I see it, I don't know if this is the language that you use, but the flagship and the product is what we talk about in Glow Up. So when I came into Glow Up and I started doing the lessons and everything, I was like, I have a flagship. My flagship is my signature course. And then I realized, no, I need a flagship-flagship and my product is my signature course, and that's already built and everything.

And then I had all the other things still. I still had the membership and I had another course and I had, you know, the retreats and all the things still. So the biggest thing was juts, like, really pairing down the offers. And I feel like as much as I tried to do that in Glow Up, it didn't all click for me until I was there for the VIP day in person with you at my side. So that was very helpful.

So one was pairing down the offers. And the other one was raising prices, because you know, so much reluctance around raising prices, but let me tell you that that course that launched for \$14,000 made \$65,000 in May, So that same damn \$14,000 launching course, the same course – well I did add some things to it but none of it was live. I had to hold myself back from

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putting live components into it, and I didn't. It's all recorded and I just combined some different things into an offer. It's a little Frankensteiny right now, but I'm hoping to redo it so it's a better customer experience.

But raising the price on that significantly, like, everybody thinks I'm going to raise the price and nobody's going to buy it, and more people bought it at that price than had ever bought it before.

Rachel: Isn't that fascinating?

Cathy: Yes.

Rachel: Oh my god, yes, and we're going to talk about that too. Okay, and tell us what the third thing was.

Cathy: Hiring before you're ready, or hiring before you feel ready, like, hiring while it still feels like, "Oh my god, can I really do that?"

Rachel: Yes, awesome. That is amazing, I love it. So the three things that made a huge impact for you, just for our listeners, to recap, one flagship product – so you had a membership, a signature course, smaller courses, more than one of them, one on one coaching, and retreats. So that's like five different offers, minimum. And now you've distilled it down into one main flagship offer that is making the majority of your money, and then you've got a product-level offer. So two offers, that's it, and you're not having \$10,000 months, you had a \$65,000 month.

Cathy: Right, that combined with the – so that was my \$100,000 month, the one where I sold – that was May – the \$65,000, and then I filled the flagship to 10 people and so it was...

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Rachel: So you had your first \$100,000 month, 10X.

Cathy: Yes.

Rachel: Now, imagine if you were, like, “Oh no, I don’t want to spend the money to join Glow Up.” You know what I mean?

Cathy: Right, I can’t tell you – I feel like Glow Up, I tried to parse it out a little bit, like what I did in Glow Up versus what I’ve done in MDB, in the small amount of time I’ve been in MDB. And in Glow Up, I created that flagship program and I started selling it. So I went from no program to a framework and a program and sales calls, which is something I never thought I would do ever in a million years. I thought I would hate them, but I actually love them. The only thing I don’t like is how much time they take. But I love meeting people and talking to them and I just – who knew?

And so I would say that Glow Up made me – I can point to Glow Up making me \$65,000. Like, I can say that investment made me \$65,000. It made me more than that, actually, but definitely that.

Rachel: Yes, which is more than a 10X investment, like, more than 10X what your investment was, which is amazing and I love it. Awesome. Okay, so that was the flagship and the product, that was that big shift. And you’ve only been in MDB, at this point, what, six weeks, is that right, maybe two months?

Cathy: Yeah, maybe.

Rachel: Oh no, you started in April, so you’ve been in maybe three months, close to three months. And then you raised your prices and more people said yes.

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Cathy: It's so bizarre to me.

Rachel: I just love it because people always look at me like I have two heads when I tell them to raise their prices. They're like, "You're out of your damn mind and you're going to have me in the poor house." And I'm like, "Honey, no I'm not." Because you know what it is – we're bringing all of our money crap into our pricing.

Cathy: Oh totally.

Rachel: So we're like, I couldn't afford that, that number scares me, so it's going to scare my customer away. Is it? I don't know. And here's the thing, what do you think the difference is, Cathy? Because I feel like a big part of it is solving a bigger problem. Like, you had all of these different offers solving bits of your clients' problem versus the flagship. So tell us a little bit about that, the difference between the flagship and what your signature course was before.

Cathy: Yeah, so a couple of things that you often say remind me of this. One of those is – I don't know how you say it, but basically you need to take a position on something that somebody could really disagree with you about. You need to just say, this is what I think about something, and then a lot of people might think you're crazy and they should be withheld from you, you know, and other people will be attracted to you.

So I think one of the other shifts that happened was that, like, you know what, the bigger problem that there is to solve is that – it's related to writing – that when you are a professor and you get the coveted tenure track job, which is the most high level prestigious job that you can get and you go through a process from year one on that job until about year five or six, depends on your university, you go through a process of, like, you need to

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produce at a certain level and perform at a certain level, and then you get the coveted gold prize of everything, which is tenure.

And that just means that they can't fire you as easily as they could before. But it has this prestige around it and it has this thing about job security and there's a little raise. It's a change in rank. You're eligible for different types of external funding and all kinds of stuff is wrapped up in the tenure offer.

Also, tenure is the time when, if you're going to go on the market, that's when you go on the market. If you want to switch universities, you want to have offers from other universities and an offer of tenure from your university so that you can negotiate a better position for yourself.

The best way to get tenure is to have written and published a lot, and a lot differs depending on your university. There's other things you have to do, but at the end of the day, you've got to write and you've got to get yourself published, and that's what I do. I help people write and publish more. That's my whole thing.

My whole thing is about finding time to write and loving your writing. And I don't like the word productivity, but it does end up with you producing more writing. So the big problem is, like, well if I could get people to write and publish more pre-tenure but do it in a way that they didn't feel just, like – one of the people in one of my webinars said, "I want tenure prep to feel less like hazing and more like inspiration." And I need to look up who that person was and give her royalties because that was the perfect thing to say because that's what it feels like.

It feels like hazing. It feels like you just have to publish all of the things. You have to do all the things, you're not allowed to rest, you're not allowed to be with your family, you have to work the weekends, like, all that to get to this

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goal of tenure. Well, that is like a bigger problem for people than, “I need to write more.”

So when I finally like – it was hard to say I just want to work with this section of my audience, but that’s where the money is. And not to say that it’s just all about money, it’s not, because it’s about can you have a business that sustains you or not? You know, are you going to make enough money to run a business or are you going to struggle-bus it all the time? That’s not serving anybody. If you go out of business, you’re not serving anybody. And I still get a little pushback off people, like, why don’t you have anything for this group of people or this group of people? And I’m just like, hold on, one thing at a time, no we’re doing this. And so that, definitely, solving a bigger problem has been profitable.

Rachel: Yes, I love that. And so you just discovered what your big message is and who that big message is for, and you say no to the other people who want to work with you who don’t have that issue. Like, if they don’t have a family, if they’re not concerned about working 100 hours a week, then they’re not your ideal client and you’re comfortable enough, you’ve got enough of an abundance mindset to say no thank you. Because the people who have the real issue, where it’s a real pain for, those are the people willing to spend some money to solve that problem right now, versus people who are like, “I’d like to get around to it.” It’s not as serious, and that’s what we call painkiller versus vitamin.

And I forget who I learned that phrasing from, but some people – like, if it’s a painkiller; they want to solve that problem right away. If it’s a vitamin, it’s like, yeah I’ll get around to it. It’s not a priority, and so therefore they’re not really willing to make that investment right now. And so, once you discovered, like, here’s my big message, here’s who I’m really for, and you said no to all these people, which can be very scary, it’s counterintuitive but what happens is your income goes up not down, which I love it, I love it, I

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love it. Okay, so tell us a little bit more about the results you've achieved. How has your business changed? How has that change really impacted you personally and in your business?

Right, so I mean, my flagship program is called Amplify. So having that Amplify program, being able to fill it, I still didn't price it the way I was coached to price it. I priced it under what y'all told me to price it at, but I couldn't. I filled 10 spots at \$4900 and that made my whole take-home salary. You know, it's still comparing it to the professor thing, but that was like – and then I started looking at my money a different way then. And this was also through MDB. Just, like, instead of looking at a budget with line items and then the bank account and seeing if there's enough money in the bank account, you taught us, there's like a spreadsheet that you look at; what's going to come in, in the next so many days. And that changed my money mindset in a huge way. I can't tell you the impact that that little spreadsheet has had on my business.

Rachel: It's a magical spreadsheet. I use that spreadsheet to scale from, like \$300,000 literally to a million; that same spreadsheet.

Cathy: Oh yeah, it's amazing. I'm using it for my home life now, in fact, I did that this weekend. I'm not doing this envelope method anymore. I'm looking at the bigger picture all the time. Anyway, so having that influx of cash and feeling really secure that I had something that people would buy and a way to sell it – so Glow Up teaches you how to have a business that can scale to a million.

So now I could see the path really clearly and it gave me the confidence to invest in a team. So I had a fantastic, again, like we were talking about spotting talent, I had Latoya Russell and I magically found her through the

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interwebs, and she was great, but she was working like five or 10 hours a week for me, like not many hours at all. And so we increased her role.

She's my director of operations. And so she has really helped me get all my backend systems ready to go. We hired a financial person, so we have that being handled. So scaling up Latoya, hiring my financial person. I had a bookkeeper that I let go because she wasn't scalable with me, so I hire a more high-level CFO kind of person. And now I'm hiring coaches. So today, I will make offers to two coaches.

Rachel: How exciting.

Cathy: Yes, well I can't wait for that to happen because I'm tired of doing all the front-facing work.

Rachel: Yes, and so now you've really stepped into that CEO role, where you're not doing everything, you're not hustling all the time. Your job has really become you're the talent and you're teaching and you've created the system, but you are also looking at the money, looking at the opportunities, do we have an asset? How can we grow it? Let's go shake the money tree and get some money off of it. So seeing where the potential is financially, but then also spotting talent and building out your team. And then every time you add a team member, you're replacing a part of your job. And the whole goal is to replace yourself, which I love so much. That's so awesome. And are you still doing launches? Do you feel like you're on this intense launch cycle now? Tell me a little bit about that.

Cathy: So now – I loved having that really big launch. I loved that. So I was like, I'm going to launch this once a year, the product. So what I'm thinking right now is I'm going to launch this once a year so that people know that it exists. I'm going to build my list, you know, the rest of the year, and so I'm

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launching to 5000 or 10,000 fresh eyes when I launch it next instead of trickling in – because the other thing to the numbers game, when you're first starting out, I feel like the quality of your list is better because they found you more organically and they might be people who know you and stuff.

So that first time that I made \$14,000 off that course, my list size was 485 people. So it was just a baby. It was a baby thing and I converted at 8%, it was some insane amount.

Rachel: 8% of your entire list...

Cathy: Right, and that's never going to happen again. What I didn't realize is it changes as you start – so now, a lot of my traffic comes through ads and so they don't know me the same way that those 500 people in the beginning knew me and, like, it just dilutes. So now I'm converting at the normal 1% most of the time.

Rachel: By the way, I want to point out too that you were converting at 8% of your entire list, not just 8% of people who maybe saw the offer, not 8% of people who opened or went to the sales page or whatever; 8% of the entire list. Which is amazing, and now you're converting at 1% and yet you've more than 10X – I think you've 20Xd actually, your income. Isn't that fascinating? Sometimes we need to make sure that we're paying attention to the metrics that matter and not just the metrics that sound good or feel fancy to you, you know what I mean. Let that shit go because there's more money in the metrics that matter, you know.

Cathy: Yeah, absolutely. Yeah, so I want to launch that course once a year and I want to build a funnel in the background so that the product is on an evergreen funnel as well. But I really have learned, through MDB, to like

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prioritize the thing that's going to bring in the most money, and that is my Amplify program.

So I decided to just start trying to fill it now for September and with a goal of – like, I'm running right in the middle of one cohort and my goal is to run four cohorts in the fall. It was going to be, like, double it, and then Cali said no. But then actually...

Rachel: Yeah, Cali is one of the coaches in MDB. I love that and that's amazing. So tell me a little bit about how has this changed things personally? What does your husband think about your 100K month?

Cathy: So he's still – he's so funny because he is exactly the voice inside your head that is like, "You did that once and you'll never do it again." Like, that is him. And he is a lovely person. I'm dogging on him right now, but he really was raised in a different kind of environment, he's very conservative – he's not conservative politically, he's conservative with his beliefs about how you make money.

And here's the thing that I always kind of go back to and I wonder what are children are going to believe, because my husband's father would say – so these are people who grew up in rural Puerto Rico and farming communities. And he would say, "If you are wearing shorts and flip-flops then you couldn't possibly have done any work that day because working requires long pants and closed shoes."

So, whether that is in a bank as a loan officer or whether that's on the farm mucking the stalls, it requires long pants and closed shoes. And that is still in his head, you know. But he can't deny the facts too.

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Rachel: He's like, the money is sitting in our bank account. I'm not sure how it got there or why...

Cathy: I sent him a screenshot circling the money – because he was like, “Why can't you just keep working your professor job?” And I was like, because I gained 30 pounds putting my back out this year, I'm not doing that again. I sacrificed things and I'm not willing to do a crappy job as a professor. My students don't deserve that, my university doesn't deserve that. And I also, like, do have to admit that care of myself is another place that slipped this past year as I was really trying to aggressively scale.

And so I'm like, no. But it's hard because for me personally, it's changed my life in that – like the recent thing with the stupid car, oh my god. So, I had this idea that I was going to buy an old car and pay in cash, and I did that and I had driven a 2007 4Runner. Because we live on a farm, we have to have, like, a truck, you can't get in and out in a car. So I had those old 4Runner and I was just driving it and it just kept breaking down and things kept happening to it but I'm like, no, I'm going to have the money in the bank before I buy another car and it's not going to be a new car again.

Rachel: And the car's like breaking down with your kids in it, everything?

Cathy: Yeah, and the last thing was it was raining, I had come home from working and the babysitter was here and I had to get the babysitter home because she had to go out somewhere. And my husband wasn't home so I had all the kids, the babysitter, in the car. I go to close the car; my driver's side door won't latch. So I ended up driving home the babysitter holding the car door shut in the rain.

Rachel: So you're in the rain, got a car full of everybody and you're holding the door shut while you're driving.

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Cathy: I'm doing, like Puerto Rican curves, you know, if that makes sense. There's no flat straight spots on this island. And I'm, like, holding this thing and – I'm like, "This is not million-dollar behavior." That's what's going on in my head. But I still was like, I'll get it fixed and then I'll just wait until I have, you know, this money in the bank and I'm going to buy a new 4Runner in cash. That was like my version of how I was going to solve this problem.

And on the MDB Facebook group, I said that and you were like, "No you're not, you're going to go buy a car right now." And I thought – and then I realized I can make any amount of money that I need, so I'm going to go buy a car. And we bungeed the door shut, climbed through the passenger seat, and I drove that thing to the dealer and I bought and I drove home a new 4Runner. It was not the best financing deal I ever could have gotten, but it didn't matter because I'm like, it's okay because if I need to pay it off early, I will make the money to pay it off early. Like, I can handle this.

Rachel: Yes, and how much time has that saved you, not having to fix the car, not having to stress? You literally don't have the mental space. Spend your mental capacity deciding how you're going to have your next 100K month happening, who your next team members are going to be. Make decisions about that. Do not spend your mental space stressing yourself out holding a freaking door closed while you drive.

And the thing is, the mental thing matters because it doesn't make you feel like a *Million Dollar Badass* if you drive in a broken-down vehicle. So then that starts to play a story in your head, an old story that we've all grown up with if you had working class parents or you grew up poor, that's the money story that is our default. So that default story comes back into play and starts pummeling the new story and the new programming that's in our heads. And I think that's why it's so important to take action on that.

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Also too, if you had 50K in the bank, I'd rather you spend that 50K on your business, make investments, put some of it in the stock market. Like, there's so many better things to do with it than buy a car in cash. Fuck that interest rate. Personal finance people will have you thinking, like, don't pay 6% interest rate or whatever the hell it is, you're losing that 6%. Yes, but if I take that same money and I'm 10Xing it every single month, guess what, that 6% is small freaking potatoes. So most of personal finance thinking is not for entrepreneurs because most people, you know, if you're working a salaried position, you are not in a position to 10X your income next month, but you are.

So I think it's important to change that thinking and I was so glad that that topic came up because it was so funny. We had so many other members who were like, "Holy shit I was thinking like this too, now I'm going to go do some things differently." And you're like solving problems quickly, removing the friction in your life so that you can just stay focused on, like, kids, family, taking care of yourself, and building your business. I love it. what a great lesson and story, I think, for people to hear. So even just, you know, doesn't that make you feel good when you get in the car?

Cathy: Oh totally, yes, I feel really badass in the car. So we have a dirt road. It has gravel, but in the rain – so my husband and I both agreed, like, I have to get something that's four by four. There's no – if we're going to invest in a new car, it's going to be four by four. And he has a four by four Tacoma.

So, again, action taking, I didn't bring husband with me to the dealer because he was working. I just took all the kids and we went to the dealer and so I'm calling him and I'm like, well the four by four they have here is the off-road version, which is like the off-roadiest four by four with all the crazy four by four things for people who want to drive the thing through the mud for fun.

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And I'm telling him about this and he's like, "You can't get that. That's better than my car." So now, of course, I feel really special because I have an even better car than he does.

Rachel: I love it.

Cathy: He's like, you can't do that. And I'm like, but I'm doing it right now.

Rachel: I love it. And I also love that your kids got to see you – like, I know that feeling of, like, mommy's a fucking badass and mommy's going to handle this problem, right now, watch me, you know. I love it so much. It's so good. And also too, we call that, in MDB, #pettygoals, you know.

And this was created by a former member who was like, "I realized I am now making more than my husband and I'm so hyped #pettygoals." So that's our petty goals in MDB is to make more money than our spouses, way more, wildly more, so much that they're almost offended by it, until they realize that it benefits them too.

Cathy: I keep telling him, he's like, "But I love my job." I'm like, "I don't want you to quit your job. I just want you to know at every moment that you could," you know.

Rachel: Exactly, I love it. I love it. And just think about that for the future, what that could do when he has the option to work the farm, do those workshops on the farm, be a professor of his own farm, you know what I mean, and bring people in. Like, he's got opportunities and options and it's all because his wife is a fucking badass.

Cathy: You know, I try.

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Rachel: I love it so much. Okay, so one last question for you; who would you recommend Glow Up and or MDB for? What kinds of people do you think are a good fit for that program?

Cathy: Yeah, I mean, definitely people who want to take action, people who are ambitious, women who are ambitious. And I'm starting to be on a mission to use the word ambition in positive ways talking about women because ambition, when it's talking about a woman, is seen as negative. And I'm like, no, we've got to stop that right now because there's a lot of us and that's the word for us.

We are ambitious, we have big goals, we want to do big things. So I think if you're ambitious and you're driven to do, you know, more but without – MDB and Glow Up don't teach you to, like, work all night and drive yourself into the ground, you know. So it's for women who are ambitious and goal-driven and take action but don't want to, you know, burn out while they do it.

And I've thought a lot, because I recommend your program all over the internet, and I've thought a lot about did I have my Glow Up results because of certain, you know, because I had a certain size list and, you know, like I was set up in a certain way when I came in. But then I was like, well, maybe, but also, that's not the only path. And I think that if I had done Glow Up way earlier in my business, I would have had equally outstanding, like, results because I really created a thing.

Like, I created a new thing, I priced it the way – sometimes I think why didn't I just price my course this way from the beginning or why didn't I just do these things from the beginning instead of struggling for so long and nickel and diming for so long? So I think that Glow Up could really be for

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almost anyone who has a clear business idea, you know, and has a business. To me, it's like a launch. It's just going faster to profit.

Rachel: Yep, that's the whole point, to catapult you and to Glow Up. That's the point. That is totally the point, I love it. And it's so true because you actually had other members in your cohort of Glow Up who had really successful launches, were making \$30,000, \$40,000 and came in with no list or a really small, you know – Tavana is one that comes to mind that had us all crying when we did that Facebook live. Oh, I love it so much. Okay so, Cathy, tell everybody where they could find you if they wanted to just say hi, follow you. Tell them where they can connect with you.

Cathy: Yes, so my website is cathymazak.com and I have a Facebook group that's for academic women. So if you are in a doctoral program or you are a professor or you are a researcher or any kind of involvement in the field of academia, my group is called I Should Be Writing. And so it's just facebook.com/groups.ishouldbewriting, or you can just search for I Should Be Writing and my group will come up. So those are the best places to connect.

Rachel: Awesome, I love it. So all of you aspiring tenured professors should definitely check out Cathy. And also too, if you want to just follow along and just watch her make millions, you can do that too. Check her out.

Thank you so much, Cathy. This was amazing. I so appreciate you being here and sharing your amazing story about your cows and your kids and your 100K month. So, so freaking inspiring. You're totally and truly a badass and I think any goal that you set for yourself, you are clearly going to make it happen.

Cathy: Yay, thank you so much.

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You guys, how amazing is Cathy? What a freaking *Million Dollar Badass*. I love it and I'm so excited to help Cathy have her next 100K month. She is currently a member of my *Million Dollar Badass* Mastermind. And if you would like to become a member of my *Million Dollar Badass* Mastermind or check out my 10-week Glow Up program, then you should go to helloseven.co/book.

And that is where you can book a call with me or one of my team members, learn more about our programs and find out if it's a good fit for you. We are pretty selective, so we only work with people who really have the right mindset, and that is a big part of it. So book that call, apply today, check us out and we can help you get to that place where you start having 100K months. I can't wait to hear from you.