

054 Financial Freedom and Activism with Emma Pattee



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Rachel Rodgers

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Emma Pattee: That's how you pass wealth along generation by generation. That's also part of the wealth gap we don't talk about. I had a friend who grew up very poor and was Black and told me, "There's so much talking about how do I acknowledge my privilege? How do I share my privilege?"

And she was like, "That's literally how you share your privilege. Help someone set up an account, connect them with your friend who could give them a job." That's how you share a privilege is you literally use the knowledge and resources, and connections you have to connect people starting today.

Welcome to the *Hello Seven Podcast*. I'm your host, Rachel Rodgers, wife, mother of four children, a 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.

Today I am talking to my friend, Emma Pattee. Emma is an incredible writer, she's an activist, and she's a real estate investor. And she spent her 20s creating this real estate portfolio and creating financial freedom for herself so that she could focus on creative writing, and having a writing career without having to worry about getting paid. Emma has now been published in the New York Times, The Cut and Elle Magazine. Her fiction has appeared in Carve Magazine, Citron Review, the Belleview Literary Review and several others.

She lives in Portland with her husband and her beautiful son and she's an incredible activist, newly activist, or at least activism in a new way recently. And so we're going to talk about that as well. This is such a juicy conversation where we talk so much about feminism, about the wealth gap between Black people and white people in America. We talk about being able to invest in real estate and what that looked like for Emma. We talked

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about getting involved in activism and how to start building a creative writing career.

So there is so much juiciness here for you guys, please enjoy this conversation with my friend, Emma Pattee.

So I'm so excited to be hanging out with you because we're friends and we haven't talked in a while and I'm so pumped to catch up, so you guys just get to listen, but really this is just us friends chatting.

Okay, so gosh, where do I even begin? These are crazy times, so let's talk about the fact that you live in Portland and there are protests going on. And you decided to get involved in that, tell me a little bit about that. Why did you decide to leave your house, you've got a baby at home, you're a busy woman, what caused you to take it to the streets?

Emma Pattee: Well, you'll appreciate this, I was a little drunk [crosstalk]. We were drinking wine and my husband had agreed to watch, you know, not agreed, we alternate who's kind of watching our kiddo when. And it was a night that I was not on duty. And I had seen in my mom's group, and don't even get me started on mom groups. But I had seen in my mom's group on Facebook this invite, like, "Hey, some of us should go down town tonight and form this wall in front of the protestors."

And there was 20 or 30 people who had RSVP'd to go. And I was like, yeah, I haven't left my house in a year because of Covid, I don't have to be home tonight, I'm a little drunk, let's go. And I literally – it was starting in 30 minutes and I was like, let's go. So I grabbed my white t-shirt. That was back when we wore white. I grabbed my white t-shirt and popped on my little helmet and went down there. And it was very powerful, but I want to be transparent that I wasn't probably coming at it with this best intentions of helping the world or anything.

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I just was like, this is interesting. And we had no concept. We were just like a bunch of ragtag moms. And then 10 minutes after we get there, and there wasn't even that many of us, I mean there was maybe 30 or maybe 40. And 10 minutes after we get there someone comes up and says, "I'm with the New York Times, can I take your photo?" And the, "I'm with the Washington Post, I'm with National Geographic." It just blew up in a way that we were like shocked by. And I came home and was like, "Well, that was really crazy."

And none of us had equipment for the gas, so when the gassing started everyone kind of like, some people stayed, some people left. I was with that really pregnant mom and we had, you know, when the gas started it was we were going to hit the road, which I now really think of more, because I now understand about tear gas and breastfeeding. But at the time I knew nothing, and so I left and I was like, "That was crazy, holy crap. I wonder what's going to happen?" And then of course it just completely blew up.

And I'd say, a photo of me and the pregnant moms in the New York Times. And so then I was like, "Wow, this is really turning into something." And seeing the federal forces kind of in downtown Portland was very shocking to me. As I kind of told my friends like, "A week ago I was buying lawn furniture and now I'm Antifa." But I think that's how it happens is you realize oh my God, while I was in IKEA, these people were out on the streets and this is happening in front of me but I've been looking away.

And then it blew up and because my background is in media and because I have done some political PR, I volunteered and said, "I'm happy to help with the media." And from there it just kind of snowballed and then I kind of ended up being part of the core Wall of Moms team.

Rachel Rodgers: Wow. That is amazing. And I agree, I think that it is, I feel like a lot of us become accidental activists. I think the same for me, you get angry one day or something happens and you're just like holy shit, you

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just wake up in a way that you were not awake before. And you're like, well, now I can't go back to sleep, now I've seen too much, now I'm awake to things that I didn't even realize, or I knew but I didn't know it to this level. And also when you're just presented with an opportunity to do something about it, it's hard to say not to that, so that's awesome.

So I love that and does your husband think you're – does he get upset when you go? Because I mean it is dangerous.

Emma Pattee: It's been really intense, it's been really tough and it's been tough. I know a lot of the moms who are sort of part of the core team have been having some kind of marriage and family struggles. Because pretty much from the moment I offered until now, I mean going through now, I've been working about 20 hours a day. So I start working at 6:00am and then I usually head down there for the protest to help to do a little bit of the communications on the ground and then I drive home and help with the back end, help with the ops.

And trying to make sure everyone's safe and alert them of guards are coming up behind them. And so then I do that until about two or three. And I have been doing that from, now almost for now like 10, 11 days. And so I think yeah, it's been really, really tough. And I think if I'm going to sustain this I have to figure out a different way of doing it.

And obviously the reason I'm kind of saying until now is because yesterday Kate Brown announced that the federal guards are leaving Oregon. And so they'll be leaving hopefully today, well, not hopefully, they are leaving today. They're going to be phased out. And so for me it feels like okay, well, that battle's kind of ending.

But I know for me I'm much more connected to Black Lives Matter than I have before. I feel very humbled by how little I knew about that and by how incredibly relevant that was. And how much I was like, "Yeah, of course I

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know what that means.” And I just knew so little. So I know for me my work with Black Lives Matter in Portland is just beginning, even if this sort of intense protesting and federal guard moment is winding down.

And so now I’m helping Teressa Raiford with Don’t Shoot Portland, with her media. So I have now kind of been able to enter into this community and figure out ways to put my skills to good use.

Rachel Rodgers: Yes, which I love, and that’s so connected to what we were talking about. One of the reasons why you can do that is because you don’t have a typical day job. You have a lot of freedom with your time. You get to decide at the end of the day, I mean you have to take care of your baby, but other than that you have a lot of freedom of time of what you can do with your time. And whether it’s becoming an activist or a professional writer, or any number of avenues, what we want to do with our lives we get to decide.

And that’s why I’m so passionate about this mission of helping women get financial freedom, because once you do then the world opens up to you. When you take the stress of worrying about bills off of your plate, there’s so much space left where you’re like wow, where can I match my skills with purpose in the world? Where can I take what I know how to do and make the world a better place? And you’ve found that with this.

Emma Pattee: I feel like I have you to thank for that because I think when I was pregnant and even before I got pregnant, because I was working with you when I got pregnant. You were showing me and talking a lot about what it meant to – taking care of your children doesn’t have to be the kind of excuse. And I want to say that carefully because I think it’s not an excuse for people who can’t afford childcare. So I’m not trying to say that for everyone it is, but I’m saying it doesn’t have to be the barrier.

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And when you start thinking about what would I be capable of if I had resources? One of the things with that, I can drop everything and work 20 hours a day on activism because I have childcare resources that I can bring in, I have the resources to do that. And so I think you showing me that motherhood doesn't have to stunt your potential or stunt how much you're able to do.

And of course I can decide, well, no, I want to be with my kiddo. But really for me it really feels like a choice. And I want to acknowledge that for the vast majority of moms it doesn't, and for good reason, but for me it does.

Rachel Rodgers: Yeah. And I mean I think that's what's so incredible too about Wall of Moms is that moms are the most unlikely protestors. When we think of whose out there protesting we're thinking of Gen Z and very young people and people who don't have responsibilities at home. But that's actually not true. Of course there are a lot of mothers out there. And being out there is like you're taking a risk, you have a lot of responsibilities as a mother, not only to take care of your child, but also to work, you know what I mean?

So there is risk there, but I think that that is a beautiful thing. And I agree with you, I think some of us do use our children as an excuse. And I'm like I want to be an example to my child of what's possible. Your kid is going to hear stories about how you were out on the street and how you were wrangling reporters and all of the things that you were doing, and that's going to inspire them. And that's a beautiful thing and I think that's what we need to focus on is being that example and not necessarily constantly being there for them or using them as a reason why we can't do more.

And I also think society teaches us that, it teaches us you're a mom, you stay your responsible ass at home, you don't get involved in anything, even being out drinking.

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Emma Pattee: Don't even get me started on that. Totally. I was prepared for kind of I'm going to have a baby and it's going to change everything. I might not have the drive I had. And I was, you know, I dealt with a lot of prenatal depression and [inaudible] depression. And a lot of that was my sort of – I mean it was a chemical imbalance. But also it sort of would fuel that chemical balance to spike was this thought of I'm not going to really have anything to contribute to the world in a meaningful way because I'm now going to be with my child all the time.

And then the night that I had him I remember looking over, in the hospital bed, I'm looking in his eyes and he was wide awake and he has these huge big brown eyes because my husband's Egyptian. And looking right at me and I just felt in me, "I'm your mom. And you're going to always know if your mom was a fucking badass or not." Or is holding a bunch of kind of dried up dreams and is getting bitter because I didn't put myself out there.

And I had this moment of man, I've been afraid for so long to really go out and do the work I want to do. And now I can't be that afraid anymore because I'm this kid's mom. And in 30 years he's going to say, "This is who my mom was, this is what my mom is." And I looked at him and I was like I'm going to make you proud. And it was like – I'm going to definitely cry, and it was like the reverse of a child making a parent proud. It was like I want you to be proud that I'm your mom.

And so much of what I've done since he's been born has been just fuelled by that moment, where really things really shifted for me.

Rachel Rodgers: Yes. I think, first of all, you're going to have every mom crying who's listening, and I love it. It's so good. And it's so true.

Rachel Rodgers: It's been an emotional two weeks, cry as much as you want, this is a podcast for crying. But I love that, and I have seen that, you have been absolutely literally on fire since you gave birth. And I do think

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that that's how it is especially with your first child, they crack your heart open. They open you up to a whole new world that you weren't even awake to. And you also realize how powerful you are.

There's something about the process of giving birth, the process of getting this child out of your body, however it happens. You're like, "I birthed this human making. I made that thing."

Emma Pattee: And you're just a little bit high on oxytocin. Do you know what I mean too? You're just a little bit hormonally high. You've also just done something amazing. It's like the combination, woo.

Rachel Rodgers: It's true. You are like I am a warrior.

Emma Pattee: Well, I'm writing a piece about this; it's more related to writing and stuff. But I'm writing an article about this. And there's actually research that shows that when you first have a baby, the thing that I guess controls fear in your brain, you get a spike of aggression, of the hormone that controls aggression. Because biologically you need to be willing to take on prey that is bigger than you, and so you get to the point of like I'm fearless, I can do anything because that's what we need biologically.

But right now in a time when our babies aren't getting munched on by wolves, it almost maybe turns into this career fearlessness, or just this I'm going to cut the toxic people out of my life. I'm done with the bullshit. I'm done with the noise. It's what a like totally cleansing time that can be.

Rachel Rodgers: Yes, totally awakening. And I think the key is going internal, listening to your own voice, listening to your own desires and following that. Instead of doing what society tells you to do, which is take care of a baby and your career doesn't matter anymore, but still make money. Because we still need you to pay for this enormously ridiculously

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expensive childcare, because it's not subsidized in this country, or not well, anyway.

Emma Pattee: And that's like when I'm hearing this stuff, I'm like, "Oh my God, some poor mom's going to be listening being like, "Screw you, I didn't have any energy after because I was doing x, y, z." And I think what you and I are talking about is what it might look like if you weren't. And again I have you to thank for that, you introduced me to this concept of a postpartum doula. And of bringing someone in to help with night times and of being able to get whatever the support is.

And I remember kind of you even saying that, "You may not need the exact support I needed with already having three kids," with a fair amount on your plate. "But you may need this other kind of support, but get the support." And I think that really can transform things if that support is financially accessible.

Rachel Rodgers: Yes. And that's exactly why economic wellbeing is so important, especially in a country where we have a government that sadly doesn't give a fuck about us. Because we always talk about how you spend money on what you care about. That's true for the government too, and they certainly don't spend money on making life easier for moms, making life easier for pregnant women. They don't do that. They don't do it especially if you're Black.

So we have to fend for ourselves and it's fucked up and it's unfair but it's the reality. And so we can either just accept whatever circumstances or we can fucking fight, use that hormone, whatever it is they tell us about, to go out there and offer whatever you've got.

Emma Pattee: I got a message last night from a mom and she's a Black mom, she said, "I have a three-week-old." She said, "I have a three week old, so I can't be out there with you guys on the frontlines. But don't worry, I

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started my activism from the NICU.” And I was like, “Oh my God.” I wrote her back and said, “I think you’re the first NICU activist I’ve met.” Can you imagine being sitting in the NICU with your baby and ready to fight?

Rachel Rodgers: People don’t understand the power that women have, or maybe they do. And that’s exactly why society is built the way that it is to try to stop us and squash us and give us imposter syndrome.

Emma Pattee: If you think about it like a machine, we’re the gasoline, you squeeze us out of our power and you put it into organizing your homes and raising the children, and doing all the admin, doing all the behind the scenes. Because that’s where you want powerful people with a ton of energy and fight is behind the scenes making you famous. And then you have these [inaudible] that are like, yeah, and they take the kudos on sort of the backs of so many women, and that’s doubly true for Black women.

Rachel Rodgers: Exactly. And that’s why my answer is fuck that, we’re not doing that shit, we ride at dawn. I mean listen, this is exactly the purpose of all of the work that I do, yes.

Emma Pattee: I love it. I love it.

Rachel Rodgers: Alright, so let’s talk a little bit about your journey because I know that some of the people listening, when they think about, okay, having the financial freedom to go protest for two weeks if that’s what I want to do. Or having the financial freedom to kick start a professional writing career and be able to take my time with it and not have to worry about paying the bills with it. Having financial freedom to do whatever the hell you want to do. I have no shade about whatever women want to do.

If you want to buy fancy shoes and drive around in your fancy car, that’s great too, whatever you want. But let’s talk about your journey because I think people always want to know, well, how the fuck did you get there

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because I want to figure out how to get there myself? So let's go back to – because I feel like your journey – well, I feel like your journey, we could start in two places. We could start in a tent living outside, because you've told me that part of the story.

Or we could start with college, but give us a little bit of background about – because I think that was your inspiration, to get started with investing and with creating financial freedom for yourself.

Emma Pattee: Yeah, I mean I wonder, I wonder if I can even articulate it but maybe it'll just kind of maybe we'll just uncover it. Yeah, so I grew up, my parents were hippies. I grew up in a real kind of small town in Southern Oregon. We lived on the land, yes, for one summer in a tent and then we lived in a cabin that my dad built that had no running water for a while. So definitely we did the rural off the grid thing, and I was homeschooled. And because of that I started college when I was 15.

Rachel Rodgers: Wow, I did not know that part of the story.

Emma Pattee: Really?

Rachel Rodgers: That is fascinating, oh my God.

Emma Pattee: And that's only significant because what it means is that I graduated in 2010, which is like if I had just waited. No, I mean who frigging knows what would have happened. But, so I ended up graduating at 19 in 2010, would that be right? Yeah. And we were in a serious recession, depression, economic crisis. And I had a degree in playwriting and I wanted to be a writer. I've wanted to be a writer my entire life. That was all that I wanted. And I also could see intuitively but also just logically see what that life was going to look like and what it was going to look like right then.

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And there isn't really, you know, something I feel really strongly about is that there really isn't a path to be a working creative writer. You can be [crosstalk] writer, ghost writer. You can be a working journalist. It's very hard to write stories and plays and novels, and make a full-time living, it's almost impossible, almost nobody does it. Or if they do it they've been doing it for 20 years and then eventually have gotten to the point where they can do that, or they have someone supporting them.

And that became really clear to me and I realized that sort of my – it was like am I going – I've actually found an email that I wrote to my boyfriend, now husband, years ago when I was 23. And I was like, "I feel like it's the choice between being an impoverished writer or having financial stability and work in a job I don't want and get me out of the thing I love." And so that's the path that I took. And sort of in that – around that time I started learning about financial independence, which has obviously become very buzzy right now.

And I realized if I work my ass off from sort of the years 20 to 30, I could maybe then just write and be self-funded and be a self-funded writer from 30 on. And that's kind of what kicked off the whole thing.

Rachel Rodgers: Yes. Wait. So let's stop there for a minute because I love that. You were really connected to your why. And why it was important to you to get on this path to building wealth was you wanted the financial freedom so that you could be free to write and just do what the hell you wanted to do with your days. And be that creative writer that is not struggling financially.

I think it's so important that we have – for me it's like I want to have – I want all of my children to have trusts with multimillions of dollars in them for each one. That's what fuels me and gets my ass going every day. And once that's done then I'll be building schools and doing all kinds of things for Black people.

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I tell people all the time, people are like, “Well, how much money will be enough for you?” I’m like, “I’m Black so there will never be enough. Until my people are free I will keep earning money because that’s what I do and I will fuel the activism that people on the ground are doing it.” Because I’m like, how can I bring my skill set to what we’re trying to accomplish in the world? And I think we can all do that, match what we’re good at with that thing.

But that why is the drive that gets your ass out of bed every day no matter what and you’re like this is happening, I don’t give a shit how hard it is. I don’t care how many obstacles. So I just wanted to point that out because I think that’s part of why you’ve had so much success is you’re really connected to why you wanted it so bad.

Emma Pattee: Absolutely. And I think also part of it is why I think people are – I often get this question, “Why do you drive such a crappy car?” I finally – my husband made me upgrade my car when I had a baby. But, “Why do you drive such a crappy car? Why do you live in such a crappy house and a crappy neighborhood?” I only have a small house, and for a long time we lived in like a studio apartment in the suburbs.

I don’t have nice stuff. Almost everything I have is whatever, from Target or hand-me-downs. It’s just not my thing. And I have nothing against that, but it couldn’t get me excited enough to try to make more money. I just wanted enough money that I could work on my writing and have my time back. And childcare gets me excited enough that I’ll try to make some money, there are things that get me that excited. A good house plant, I love a good house plant.

But you’re so right, that you have to be fuelled by the thing that you actually want. And for me that was always about my time.

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Rachel Rodgers: Yes, absolutely, okay. So you're like, alright, I'm going to devote this next decade to getting financially free so that I can focus on writing. So tell us what was the next thing that you did?

Emma Pattee: So I was living in Boston at the time. And my college, so this was when I was – my college boyfriend and I had a – we kind of talked about this one day. We said, "Let's sit down and see if we could save half of our income, and let's just reroute." And so we rented out some – we turned the living room of our apartment into a bedroom and rented out the bedrooms to other people, so that we were living for free.

We started, on the weekends we would cruise through Boston and pick up free furniture, because when college kids leave they just put their brand new furniture out. Especially international college kids, they just kind of put it out and off they walk and go. And you can grab it and then we would resell it. And we would spend our weekends doing that. And then we hatched this plan, let's buy a rental property. But in Boston it really wasn't sustainable, and so we decided to come back to Portland where I'm from, and buy one here, and because Portland was in this major housing crisis.

And so that was sort of the initial thing, we bought this rental property that was like very, you know, at the time, very, very cheap. And we bought another crappiest cheapest one because that's kind of what we could swing. And then he and I split up and I bought him out of that house because he decided not to move to Portland. And then from there I think I just kind of got the bug and I realized, like from there it just kind of became a snowball.

Well, if you have one, maybe I should get another, so then I bought another one, I bought a triplex and I did that with seller financing. Actually the woman and I are still friends, she's an incredible woman. She finally divorced her very abusive husband and the thing she got in the divorce settlement was this triplex. And she didn't want to keep it because of the

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bad energy. She said she could never go and see it. So she didn't want to keep it and so, but she wanted the income from it, and so she needed seller financing, and so I bought it.

And I still tell her, we were just chatting a month ago and I told her, "You took a chance on me." I was maybe 23 or 24, I had nothing. I made no money. There's no way, "You never should have given me a loan for that house." And she did and she took a shot on me and she was like – there's such a woman helping woman moment there. And we have stuck with each other all these years even when we both could have gotten out of that loan agreement, we've stuck with each other. Because I think we both know that the whole point has to be women having financial independence.

And she's an everyday reminder of kind of the importance of this work. Then the Portland market got really, really hot and it blew up and I decided to go out of state and so I went to Boise and I bought two properties there. And at that point I was married, so my husband and I bought them together. And then we most recently bought another property in Vancouver, Washington at Washington. And yeah, and the kind of the whole time we were living really modestly, driving crappy cars, trying to save half of our income.

We didn't have a wedding. I don't have an engagement ring. We just kind of passed on a lot of those expenses as a way to kind of save as much money as we can. But also to be blunt, we were very helped by the Portland market. And of course, then on the corporate side I was negotiating my salary really aggressively. So I managed to really push my salary up and then I went to work for myself, which is how you and I connected. And that obviously really bumped my earnings.

And so it was kind of all of those things combined. And my goal wasn't that high, I was willing to live a pretty modest lifestyle as long as it was paid for.

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Rachel Rodgers: Yes. I love it. And so was there, like at what point did you reach that mark? Or did you even realize it? Because I think sometimes when we don't really define it, we don't even know when we hit it.

Emma Pattee: Well, I'm a numbers geek. So I definitely got a number that I wanted to hit and I did know when I reached it, I was 26, and I quit my job, I think right after I quit my job. And then I started working for myself and I would spend sort of half my time doing ghost writing and copywriting a marketing strategy. And then I would spend the other half of my time working on my writing, on my creative writing, yeah.

Rachel Rodgers: Yes, I love that. Okay, and so for the real estate, tell me a little bit about this, because I do agree with you that it's addictive. We're buying our first – well, my first investment, my husband has invested in real estate and bought and sold multiple properties in the past. But we're buying our first one and we went to see one and then another one came on the market. So now we're buying two.

Emma Pattee: That happened to me, I'm with you, I'm totally with you, yes, you can't stop. It's crazy. It's a sickness.

Rachel Rodgers: It is. But you're like, oh my God, the opportunity, it gets exciting, once it feels real to you, once it feels doable. And so with the first property it was like you're side hustling, finding furniture and selling it, which I freaking love. I think Craigslist is a huge opportunity to build capital, you know what I mean? I can't tell you how much stuff I have bought and sold on Craigslist over the years. And I've met such cool people through the process.

And I did the same thing, when I started my business I was like, okay, goodbye, Infiniti truck. Hello, \$1800 Nissan Altima from however many years ago. Goodbye my house. I already owned a house, because my

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husband had a good job but we rented it out so that somebody could be covering the mortgage. And we moved into a tiny little basement apartment.

So I know all about that hustle life. I mean I didn't do it for as long as you did, but I did it for quite a few years because I was like, "Listen, this is my dream and I don't care, I'll sacrifice all that I have to so that I can have what I want later." And that's what it is, it's like that delayed gratification is such an important piece of this.

Emma Pattee: Yes. And I think something you taught me too is that it doesn't have to feel so much like delayed gratification if you don't spend it all on stuff you don't care about, but you do spend it on stuff you care about. You taught me that you invest in yourself, and in your business, and your dreams. And I think before I met you I really wasn't willing to put my money into helping me with writing, coaching or to go to writing conferences.

And then I think I was like, watching you and watching kind of the way you made those decisions. It was clear that I was kind of holding myself back by not being willing to do that.

Rachel Rodgers: Yes, exactly. It's like everybody might be interested in whatever, fancy vacations. But if that's not your thing, cool, skip it and keep your money in your pocket and stop trying to impress the Jones' because fuck them. Okay, so with the first property it was like that hustling of renting out one of the bedrooms or the main bedroom in your apartment. And picking up furniture and selling it on Craigslist, that was how you and your boyfriend got up enough money to get that initial deposit, is that right?

Emma Pattee: Yeah, so the house was like \$140,000 and so we had to come up with 20% of it because we were going to live in it, and we may have not put down 20%. We have refinanced obviously since. So we each

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had to come up with – I don't know - \$14,000. And I had been investing. He had a – he is now a day trader, should have stuck with him. No, he's now a day trader, my husband and I really like him, he and his wife are great, no complaints. And so he had the money saved.

And I had started investing money, \$50 a month since I was young, maybe 12 or something, I have been saving money and investing money, and obviously I had been working. And at the time I was doing PR for a state senator in Massachusetts. So we just kind of had to save up that amount of money, it wouldn't take that much. That's hard to replicate now in Portland or in bigger cities. But for us it just didn't take that much.

Rachel Rodgers: Yeah. It's also hard to replicate if you're Black, so I do want to just point that out. And I think that's one of the biggest reasons why we have such an enormous wealth gap is that for Black people to buy property, we don't get those inheritances, no one is passing money down. Although you saved since you were 12, so that's really where yours came from.

But I feel like that sort of money mindset, money management, wealth passing down is so rare in the Black community, because we're always just like – the society is set up so that we're always behind financially.

Emma Pattee: At 12-year-old I didn't know how to set up an investment. I had a dad do that for me. I had a dad tell me what it was, I had, and his dad told him, that's how you pass wealth along generation by generation. That's also part of the wealth gap we don't talk about. I had a friend who grew up very poor and was Black and told me, "There's so much talking about how do I acknowledge my privilege? How do I share my privilege?"

And she was like, "That's literally how you share your privilege. Help someone set up an account, connect them with your friend who could give them a job." That's how you share a privilege is you literally use the

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knowledge and resources, and connections you have to connect people starting today, and that was huge for me. And I would say that, “No, I am the person that, you know, I saved the money for that down payment.” But my parents paid for my college. So if they hadn’t I wouldn’t have had any of that money.

And number two, I knew that if something happened and the house went on fire or I needed a place to live or something that my parents would have my back. And when it was time to move in with my boyfriend, I remember saying to my parents, “If for some reason I don’t have enough money,” because I wasn’t sure how much it would be, “Can you guys loan me the money?” And they were like, “Yeah, sure.” And so there is the problem, there is the privilege.

And so there’s, I think, not a whole lot about my story that I could really take credit for because a lot of it is really about being kind of set up already.

Rachel Rodgers: Yes. I mean I think those are the two things that are the biggest struggle, because even Black then, there’s all kind of stats and studies that show this, that even when Black people are building, you know, they are getting great jobs, they are going to grad school, they’re getting paid six figures. They have to pay off all of that school debt because we don’t have parents that are covering literally any of it typically.

And so you’re paying that back for so long that that takes up that time where you would maybe own a house around 30, now it’s like no, it’s like 40 and 45 and 50. Because you’re paying off student debt, and even other debt that might be involved, like a family member gets sick and there’s no other safety net. So when you’re the only that’s making money and you’re a Black family, you’ve got to take care of everybody, including yourself.

And I think it’s so important to talk about and acknowledge because I think I see a lot of Black women beat themselves up and say, “Well, I’m not better

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with money or I need to save more, or I need to be more,” whatever. And it’s like, no, no, no, the system is literally designed to fuck you over, literally. Let’s acknowledge that fact and stop blaming ourselves for it. And also we don’t have endless resiliency, you know what I mean? We don’t have an endless well of fucking patience.

Emma Pattee: Yes. I mean and I’d done a little bit of research on this for an article I worked on a couple of years ago. And what I found was really there’s very little about us as who we are individuals, that effects the outcome of our finances. I remember the researcher I talked to, he said, “When you and your husband fight about money, it’s not you two fighting, it’s your grandparents fighting.” Because that’s how we inherit money shit, and that’s how much there’s an external factor here. And we don’t talk about that, we make something personal that should not be personal.

I mean attach shame to something that you’d never attach that shame to someone who had breast cancer. You’d never say, “What did you do? Were you around the toxins?” I really think we need to shift a lot of the messaging around money to more how we talk to people about healthcare.

Rachel Rodgers: Yes, I totally agree. I even read something recently that talked about how like, you know, just think about how it can be built into the DNA of people when you have things. Like creating something like Black Wall Street and how it was destroyed. And how traumatic that is for everyone who knew that it happened, just knowing that that’s what happened, it’s like the message is if you try to get ahead and if you try to build wealth, we’re going to come in and destroy it, and destroy you, and destroy everything that you love.

So I think there is a lot of fear built into that too, and I see that with my clients. And this is exactly why I’m such a fan of building diverse spaces because I think we all can help each other. There’s knowledge that you might have to share with Black women about, “Okay, here’s what I did,

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here's what my dad taught me. And if you didn't have somebody to teach you, let me tell you what it was. Let me tell you exactly what you could do."

And at the same time I find that my Black clients are teaching my white women clients how to be resilient. Because what it takes, is so funny, this is just a silly example but what it takes, you know, when I was running my Mastermind, what it would take for one of my Black clients to cry versus what it takes for one of my white women clients to cry.

It was crazy, it was just like you could just literally see viscerally how much more resilient Black women are, because we have to be. And I think that's something that we have to share, among other, many other things that both parties have to share. But that's why I really like getting people together and not feeling like everybody should just be, yeah, sometimes we need spaces where there's just no white people, because sometimes you need a fucking break. Let's be honest. But I think that diversity is super helpful.

So I appreciate you pointing that out. And I want people to take like, listen, you might be in a position where you can take advantage of some of this advice and I think that's important. So that's why we're going through it, but we also want to give context to the realities that we're living with in America today.

Okay, so tell me about the second property. How did you get into that? Was it the rental income from the first property that made the second property happen?

Emma Pattee: Yeah, so it was – I mean at this point, a couple of years and I had been working, I had doubled my salary and then I think at that point maybe even potentially doubled it again, because Portland had this big tech boom. And I had kind of used some aggressive, you know, I would go out and get two job offers and then basically play them off each other until I

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could get them high enough. And that was sort of the way I would always go about it.

Rachel Rodgers: I fucking love you and I love that that's what you did.

Emma Pattee: [crosstalk], I can say I wouldn't even be honest at what the offers were. I would literally just bluff the offer as high as I could get. I know you're not supposed to do that, but that's what I did.

Rachel Rodgers: Listen, do what you've got to do. You've got to do what you've got to do.

Emma Pattee: I really think the honesty is not, no, it's like they're not being honest with you. When you're going to get a job you don't say to them, "Okay, cool, but what's your budget for the job?" And they give you an honest answer. So when they ask you, "What are you making now?" Why are you giving an honest answer? There's so much space that can happen in the salary negotiation arena.

Rachel Rodgers: Oh my God. First of all I just want to point out too that I totally agree with that. This whole idea of women being, like the morality of it all, it's like this is what's ethical and this is what's not ethical. But what you're actually doing is something completely different. But I have to be ethical or I have to be held to this higher standard of morality. It's such bullshit. So I love that you pointed that out.

Emma Pattee: So then because it was owner financed, I didn't need to have 20% down, it wasn't good, to be frank, it wasn't good loan terms. And we've since kind of refinanced and it still is not very good loan terms, because she lives off this money now. So I was the 10th offer and I was the only person who would accept. So all these people would make an offer and she'd say, "Well, okay, well, these are the terms." And they'd say, "Well, that's horrible, I'm not going to take that."

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So I was the 10th person and I understood that there was no way I could get, you know, I just didn't have a whole lot of money, I was saving, still saving 50%, but maybe by then maybe I probably only had saved maybe \$40,000. So I just didn't have a ton of money, and I was buying a \$450,000 property. And so that's how I got into the second one. And those, you know, again circumstance and we were lucky. And they took on this loan that, you know, I remember lying in bed that night, now I have half a million dollars worth of debt, plus this other house.

And so again a bank wouldn't have given me that, because they would have seen that I already had another loan. And they would have said, "Well, you can't carry this much debt." So it was really only because she didn't check my credit, she didn't anything. And that's because owner financing can be very advantageous, if I hadn't paid she could have just kept the house and kept all the money that I had paid. So it just worked out and she took a chance on me and it worked out.

And I saw it as kind of the only shot I had to be able to buy a property that big, and then it really changed everything for me. But for a long time after I poured every penny I had, if not more than what I had into that property. And so part of it is that, people are, "Oh my God, you own all this real estate." And it's like they don't understand like I'm up \$1,000 kind of thing. I don't have money because you're on the hook for these \$13,000 plumbing projects and stuff. So it definitely fuelled my financial anxiety, and it also kind of continued to force me to be very frugal.

Rachel Rodgers: Yes, I love that you speak about that because I do think that that's a part of the journey that people don't usually talk about. And I think we forget sometimes, we forget oh shit, I did used to be up late at night. That's why I always tell people, "I used to have to borrow from my sister's savings account every three months to be able to make payroll." I was just like, oh my God, this month it's not going to happen.

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I'll go to my sister because she's the only one that I could ask. She's the only one in my family who had money. And I'd be like, "Let me borrow it and I'll give it back to you." I mean literally, my business would not be here today if it wasn't for my sister's savings account. So I do think it's important to point out though, on this wealth journey it's not a straight trajectory. And also you're going to have periods where you're like, what the fuck did I get myself into?

And be hyper stressed out and you're looking at your friends who just have cheap rent. And you're like fuck, why didn't I do what they did? And then it all pays off hopefully, and in most cases I think, or at least as long as you're determined and you just refuse to lose. I think that's really a big part of it, because I could have easily said, "I can't make payroll, fuck it, let me just close the business."

You could have said, "I can't handle this level of stress, let me just put this house on the market," or whatever, figure something else out. But you just stuck with it. You pushed through that hard part.

Emma Pattee: But it's funny, I wonder what you think about this. I've been thinking lately about – but that is true, pushing through the hard part and being really determined, and having delayed gratification. But I wonder if there is a lingering – I can't bear to say trauma because it's such an overused word right now. But do you ever wonder – sometimes my husband and I were talking about sort of the hardest parts of our marriage and what's been the hardest over the past, you know, we've been here for, I think, seven or eight years.

And it always was real estate, it always came back to like, "God, remember how just weekend after weekend we would just be there fixing things? And remember just, and the money stress and the late nights?" We would both work full days and then we'd get in our car, change in the car into our clothes, in our work clothes and then drive to the properties, because

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sometimes we'd be remodeling them ourselves. We went back through Valentine's Day after Valentine's Day and every single Valentine's Day we were working on real estate for five or six years in a row.

And there's a picture of me more than nine months pregnant pruning a bush, which okay, that was maybe a little – I could have hired someone to do that, that was a little melodramatic maybe. But I was just being stoic, I needed the photo. But I think that sometimes when I do look back over the past 10 years, I've just turned 30 so now it is 10 years. I do think, man, it's been hard. There's been a lot of hard times, and I could have been having a lot more fun. I could have had more of the traditional 20s people had.

I could have maybe had more time to meet different kinds of friends and to travel to different kinds of places, and to have different kinds of experiences or even just more leisure time. And I think that that – I'm not – I would still make all the same choices, and I bet you would too, I'm guessing you would too.

But I feel like a more honest conversation needs to be had that this is, you know, not that it's even just a hard path, but it's like this is the path. This is the path, we have to stay on this path, it's not meant to be easy and it's not meant to be immediately successful. But we have to stay on this path because until women have more financial control, I don't think things are really going to change in our world.

Rachel Rodgers: Exactly. Exactly. I mean that is the whole purpose of writing my book, it's why my membership community exists; it's for that same reason. It's like, listen, our protest has to be economic as well, because no one is going to hand over power and be like, "You're right, let me give you some." No, we're going to have to snatch it out of their hands. And the only way we're going to do that is financially, is with money, that's what's going to give us.

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And it's sad, but it's true, so let's deal with the realities of it and not pretend that there's some other way that they're going to give up power.

Emma Pattee: And it's so interesting to even see this play out with the protests, you can't afford a high-quality gasmask if you don't have money. And it's hard to go to a protest all night if you have to work a job all day that has you on your feet. Even these types of things, like motherhood, childcare, breastfeeding, all of these things in a sense are decided by economics.

Rachel Rodgers: Exactly. And that is my personal fight. That is what I want for Black people, it's what I want for women. It's what I want for everybody who's not like a cis straight white male, who hasn't had it just easily handed to them. And I think there's a way to do that. And I do think that there are ways that it's easier now. Even when I started my business 10 years ago, the tools that we have available, they're cheaper, the tools, the tools are better, they're easier. There's more resources, there's more free resources.

So it's even easier from 10 years ago, but this shit is still hard. And what my husband always says is like, "Choose your hard, either way it's going to be hard, just pick which one." It could be hard to be spend your 20s hustling and painting, and fixing faucets when you don't know what the fuck you're doing, you're watching a YouTube video trying to figure it out on your weekends and nights and all of that.

But then get to a place where you're financially free by your 30s, or you could live it up in your 20s and then get to your 30s and can't afford a house and be saddled with student loan debt because you didn't really try to pay it off in your 20s, so both are fucking hard. You know what else is hard? Working a job you hate, that's not easy. What's easy about that? That shit sucks too. So it's like choose which version of hard you want, because they're all hard.

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Emma Pattee: And when you get to choose it, it's still hard but it somehow isn't as bitter. You know what I mean?

Rachel Rodgers: Yes.

Emma Pattee: It's still hard but it's yours, yeah, absolutely.

Rachel Rodgers: Yeah, exactly, because it's hard and you wind up where you want to go though. It's hard and you're not working at this law firm and stressed out and whatever, and working insane hours and having people talk to me like shit and all kinds of stuff. That can be hard and then you make partner and you're like, "I don't fucking want this." So you don't even want the end result, so just make sure the hard that you're choosing and the path that you're choosing actually gets you someplace that you actually want to be in the end, that's the point of it.

And of course life happens, that can happen too, but I think that's the truth of it, of the journey. Alright, so let's talk a little bit about your writing career, tell me about that.

Emma Pattee: Well, right now, I mean I've had the pleasure to work with some amazing people, yourself included. And it's evolved in a really cool way. I have also been able to ghost write books which is a really interesting and cool type of work, to kind of help someone take their dream to fruition. And it's cool to see, it's cool as you're soon going to experience to hold the book that you wrote is frigging cool. And right now what I'm doing is I'm primarily writing, you know, I'm working half the time on my fiction and the other half of the time I am primarily writing for kind of mainstream media.

So I've written for the New York Times, I've written for The Cut, I've written for Elle. I have a piece coming out maybe potentially today, but now it won't be when people hear this, in the Washington Post, and then a handful of

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other publications as well. So that's been really fun to kind of have those two types of writing.

And I think one feels more rooted to activism and to what I care about. I write a lot about women's finances. I write about women's health, and I write a lot about kind of the psychology of things because that really interests me, like shame around money, stuff like that. And in my creative writing I write fiction.

Rachel Rodgers: Yes, awesome. And are you working on a novel?

Emma Pattee: I am actually, I wrote a novel during maternity leave.

Rachel Rodgers: Oh my God, I love it.

Emma Pattee: Because I was so hormonally, so I wrote this really crazy novel and now I'm working on making it a little less crazy, and hoping to kind of to start putting out feelers by the end of the year. So yeah, and that's been like really, you know, it's been different. And it's been really meaningful. Choose your hard, it's been hard and it's been the hard that I wanted.

Rachel Rodgers: Yes, exactly. Alright, so tell me how do you get published in the New York Times or Elle, or what tips do you have for people if they want to become a professional writer?

Emma Pattee: It's interesting because I always thought we have to know someone or maybe you have to get invited. And then I was chatting with someone and I was telling them about financial independence or something, the downsides of it and how it relates to money, anxiety. And she was like, "Well, that's super cool, I should introduce you to my editor of the New York Times. I think he'd be interested."

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And I was like, “I can’t write for them.” And she was like, “Why?” And I said, “Do you have to be certified? I don’t know, anybody can do that?” And she was like, “Yeah, whatever, he probably won’t take it, who knows, but let me just intro you.” “Alright.” And that’s how it started. And then I realized it’s incredibly easy to get published in those publications, anybody can do it. You don’t have to have writing credentials. You just have to have a really good angle. And it really all comes down to having a really good angle and a really fresh story.

And I just didn’t understand until I started talking to my editors, how many pitches they get that are like, “Why success is important. Why pushups give you good abs.” Just the most basic everyday thing and that there’s actually very few really fresh interesting stories and interesting angles, and it’s kind of based on that, is sort of how it got rolling. So I’ve actually just cold emails, at this point, except for that first intro to the New York Times, which, let’s be frank, helps. Going forward I’ve just cold emailed every single article that I have gotten accepted.

Rachel Rodgers: Yeah. And you feel like there’s a good – you have a good rate of getting accepted?

Emma Pattee: Yeah, I think, I mean during Covid, no, absolutely. But during Covid nobody was getting work. But yeah, I mean I probably have an over 50% rate of getting accepted. So I’ll usually pitch an article, like my Washington Post article, I was really – and I actually can say what it’s about because this won’t come out in time.

So it’s about death anxiety which is something I’m really fascinated by. And kind of the scientific effects of being anxious about dying or just being aware of our own mortality, which I think can be a really good influence on getting us to get to what’s important. And I pitched it maybe 10 places, nobody wanted it, no one wants to touch death. And so I pitched it, and pitched it, and pitched it, and I was about to give up, and then I pitched it

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maybe the 11th time, to the Washington Post and they were like, “Yeah, cool, we love it, we’ll take it.”

And so it’s like a lot of it’s about just truly the sweat equity you put in and I think most people are like, “I pitched it.” And you’re like, “How many times have you really pitched it?” And that’s just one of my pitches, I might have at any given time 20 active pitches. And if each one’s going to get pitched 10 to 15 times, I would say, yeah, by the end of that, half of them, if not more, will have been in draft.

Rachel Rodgers: I love that and I love that you’re basically playing a numbers game, it’s exactly what you do with real estate. You’re like, well, let me give it a better chance, let me give it a better statistical chance of getting it accepted by not just pitching at one place, but pitching it multiple places and seeing what happens. And I totally agree with you, and that is something that I’ve learned over time and some of it I learned from you.

I remember you spoke at one of my retreats that I did a couple of years ago and we talked about that, how can you connect your business and the marketing that you’re doing to whatever is going on in the world right now? And making it relevant, you know what I mean? If we could just be really relevant with what we’re talking about, not just talk about whatever the fuck we think in our head, but look at what’s going on in the news, start paying attention to the editorials in these different publications.

And then you start to see this is what’s being discussed, great, let me decide on my angle that I don’t see in several magazines, I don’t see it talked about much yet, so let me come in with my angle. And that’s really – it’s not rocket science.

Emma Pattee: Totally. And it works. I mean look at even what you’re doing is such a good example of that, it’s not selling yourself out. It’s like your message is your message, it was your message before it became relevant.

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And you found a way to make it relevant, and right now it is really, really, really relevant. And you found a place to be a voice in that moment. And it is not rocket science, but it takes determination because you have to be doing the work, I think, before it's even relevant. I know you, we've worked together. You've been doing this work forever.

You've been saying this stuff you're saying now forever. These are your ideas. You didn't just think what could I say right now that will be relevant? This is at the heart of what you believe and then you just keep trying and you just keep also waiting for a moment. So it's a numbers game, and it's a determination game I think more than anything.

Rachel Rodgers: Yes, exactly. I think so too. We're all just working on what we're working on and then one day the world decides that they really want to know about that. And you're like, yes, my time has come.

Emma Pattee: Absolutely.

Rachel Rodgers: Okay, so I have one last question for you which is what's the goal you're working towards now? When you reach that financial freedom and you're like, okay, I'm good, I have enough in the bank and then assets where I don't have to work if I don't want to, what motivates you now, now that you have the thing? Because I think sometimes it can happen where we're like, okay, I've gotten the thing, now what else?

Emma Pattee: Yeah, I think it's interesting because I think it is a weird time in my life, where I make almost no money, which is weird. I'm used to making six figures and now I don't, and my husband does. And that's felt – this feels really weird. And I definitely don't make more than our childcare. And it doesn't, you know, it doesn't really, I guess, matter, but I have seen how much it really matters to me, that I'm not earning the money. It doesn't feel the same per se, but I have it in the bank.

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I'm like I want to earn it and of course I do, we live in a patriarchal capitalist system where that is what is valuable, is to be able to earn money. So it is tough and I have to kind of every day remind myself of the why. And that the why is about writing, and the why is it about making a difference in the world, and the why is about doing work that really interests me. And I have to just kind of keep coming back to that. But I would say that it's quite a struggle.

Rachel Rodgers: Yes, I agree, I mean I totally get that too, you reach a certain point of financial freedom and you're like, but I still want to earn more. Even with my business, I'm like okay, we're at five million, great. I want to be at 10 million, what the fuck.

Emma Pattee: And I think for me what's helped is making personal challenges outside of money. And I'm not, I mean obviously for anyone who wants to make more money, make more money, it's just not my personal challenge. And so recently I have been playing around with – I'm going to throw this out to you. I was going to chat with you about it, but I'm just curious what your thoughts are. I've been playing around with this idea of creating a PAC, and trying to raise money to get more women and more diversity into design.

And I kind of was like, that's interesting, I think part of what I like is the challenge and I think making a lot of money feels like a challenge. And so I've been trying to think what would be a challenge that is as exciting as making a lot of money but isn't making a lot of money? But maybe is a little bit more aligned with my mission. And I do think that for me that, especially with what's just happened in Portland, I think that I'm shifting maybe more towards an area of activism or of political fundraising.

Rachel Rodgers: Yes. First of all, you're speaking my language, I'm fucking obsessed with that idea because I have been thinking about that for a long time. And I was just like, well, I don't know how to do it. But that is

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exactly what has happened to me recently. It's almost like as soon as I had that million dollar month and also the fact that just some of the stuff that I've put out there has amassed such an audience. And having more people's attention, I'm like oh shit; I could raise money for things.

And one of the things that I really want to raise money for is providing Black doulas to Black women in hospitals. I want every Black woman to have access to a doula.

Emma Pattee: I'm texting you right now because I have a friend who's really involved in that. I love that, Rachel. That is world changing shit. But you don't even get, (a) you usually don't get those ideas until you have the financial freedom to have space to think of really crazy ideas. And (b) let's say you have that crazy idea, if you don't have a little financial freedom to make it happen, then the idea goes nowhere. So it's like you have to have the secret source of what you and I have to then take an idea like that and literally do something about it.

Rachel Rodgers: Yes, exactly, because I'm like I'm watching my friend Rachel Cargle and she's like made – she raised over a million dollars. She's raised a million dollars I think more than once for her fund for therapy for Black girls and women. And I'm like fuck; I could do the same thing. Even with the like the jail fund, when the protestors were out in Minnesota, I got so many people to give so much money to the Minnesota – God, I forget what it's called, The Bail Fund.

Yes, exactly, and I'm like, wait, I could get people to pay for shit. Let me see, what else do I want to raise money for? But that is one thing that is really near and dear to my heart. And it's just like me thinking about when is the right time to just do this because I want to do it? So definitely send me that contact. And I'm totally fucking down for the PAC idea, because that sounds exciting, raising a 100 million dollars for women politicians, fuck, yes.

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Emma Pattee: [crosstalk] I'm over here thinking maybe a million dollars. Rachel's like, "No, we're going to raise 100 million dollars." This is why you [inaudible].

Rachel Rodgers: The first million, no, we've just got to get that under our belt.

Emma Pattee: I love it.

Rachel Rodgers: I love it too, yes, oh my gosh, yes. And that's the thing is when women make money they change the world, and you're the perfect example of that, Emma. There's so many studies that show that that is true and I just keep seeing more and more examples of when women get financially free they're going to take care of the world because it's just – I don't know, it's in our DNA or something, we're built that way.

Emma Pattee: We're built that way, yeah, I love it.

Rachel Rodgers: Well, thank you for this conversation and for inspiring the people and sharing your strategies and tips and all of that. And I love you. We'll talk soon.

Emma Pattee: And I love you too, thank you, Rachel.

Okay, how amazing was that conversation you guys? Gosh, there is so much to take away. But I think some of the important things are being willing to bet on yourself and take a risk, being willing to deal with the discomfort of marching towards your goals and knowing that there is going to be periods of hard and just choosing what that hard is going to look like.

And also how important it is for women to get financially free so that we can do massive big things in the world, whether that is boots on the ground

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activism or whether that's political fundraising or whatever the channel is that you want to use to make a difference in the world. So I hope that my conversation with Emma inspires you to go out and make your money sis, so that you can get free and do all of the amazing things that you're meant to do here in the world. Because trust me, you are not meant to spend all of your time here stressing about no bills, that is not our purpose.

Alright you guys, I've enjoyed our time together today, and I will talk to you guys next week.

Are you ready for a revolution? Then download my free guide called Million Dollar Behavior. In it, you will learn the 10 behavior shifts you need to make to build wealth, claim power, and have an impact.

I've learned how to play the game of success by my own rules, and in this guide, I'm going to lay out the million-dollar behavior required for you to define your own success and chase after your goals on your terms. Get this free guide now at helloseven.co/guide.