

**MASTERS Audio Club, January 2018**  
**Patrice Washington**  
**Chase Purpose, Not Money**



**Patrice Washington** built a 7-figure real estate empire by age 25, and then lost her business, her life savings, and even her newborn son during the recession. She dedicated herself to not only rebuilding her own life but to helping others move from debt management to money mastery.

Interviewed by **Winn Claybaugh**, this bestselling author, radio host, and leading authority on finance and entrepreneurship shares her personal story and the true definition of wealth. Patrice's emotional and powerful interview will have you rethinking how you invest your energy and time.

**Winn:** Hi everybody, Winn Claybaugh here. Welcome to another amazing issue of MASTERS. And this one is going to be amazing. I'm always on the hunt for incredible people. I'm a pretty desperate guy. Tony Robbins says that it's either inspiration or desperation that gets us motivated and, for me, a lot of times it's desperation. So I've just made it a good habit to be on the hunt for incredible people. And I put it out there and it absolutely came back to me the day that I got to meet this amazing woman who's sitting with me right now. Please welcome Patrice Washington.

**Patrice:** Hey!

**Winn:** *[laughs]*

**Patrice:** I like that: inspiration or desperation. That's good.

**Winn:** *[laughs]* Yeah.

**Patrice:** *[laughs]*

**Winn:** This is going to be a good day and I've studied Patrice for the last couple of months. She was introduced by a very good friend, Tim Storey. You're going to hear more about who she is but I also just went ahead and trusted my gut after spending time with Patrice and booked her to come and speak to probably one of the most important groups that I bring together on a regular—

**Patrice:** Uh-huh.

Winn: —basis and my business leaders and directors, and unbelievable. I mean, and I bring in the best of the best. I really do. I've brought in Magic Johnson to speak to that group and Kathy Buckley and Tim Storey and—

Patrice: That was pressure.

Winn: —Chalene Johnson.

Patrice: *[laughs]*

Winn: Did I tell you that beforehand?

Patrice: Yeah.

Winn: Oh sorry, oh sorry.

Patrice: That was pressure. It was too much pressure but it was good.

Winn: Oh gosh.

Patrice: What a blessing.

Winn: Just the reaction, the response—

Patrice: Hm.

Winn: —was incredible. And I know that this audience listening to this today is going to feel the exact same thing. So let me give you a little bit of information about who Patrice is. She is a nationally recognized bestselling author, featured columnist, television commentator, transformational speaker—boy, that's something right there. I'm going to have to ask you what that means exactly.

Patrice: *[laughs]*

Winn: Spokesperson, radio host, and leading authority on personal finance, entrepreneurship, and success for women and youth. I have so many questions for you. I—let me see. I—obviously I'm reading this: today, Patrice's wisdom on money matters has been taped as a recurring voice by national brands such as NBC, *Fox News*, *Black Enterprise*, *The Huffington Post*, *Essence* magazine, and more. She's been profiled by *The New York Post*, *Success* magazine, and *Women of Wealth* magazine and is most known as the personal finance voice of the top-rated and nationally syndicated *Steve Harvey Morning Radio Show*, where she hosts her own weekly segment, "Real Money Answers with Patrice Washington." Let's see. Each year, Patrice electrifies tens of thousands as a sought-after speaker from colleges to churches and conferences nationally and has shared the stage with renowned speakers such as Lisa Nichols—this list goes on and on.

Patrice: *[laughs]*

Winn: You've actually done a lot of work with Steve Harvey, as well.

Patrice: Yeah, I have.

Winn: Oh, I love him.

Patrice: *[laughs]* He's been my mentor since I was 19 years old.

Winn: Oh my gosh. And how many shows does he have?

Patrice: Ninety-seven. No. *[laughs]*

Winn: Geez.

Patrice: He's got about seven.

Winn: Incredible.

Patrice: Yeah.

Winn: Wow. Well, again, congratulations. And the other day while you were speaking, I was taking notes and so I have lots of questions and things that I want to share with our audience. Besides your professional achievements—

Patrice: Mm-hm.

Winn: —you have received the Outstanding Georgia Citizen Award at the State Capitol and an honorary Kentucky Colonel recognition. What does that mean?

Patrice: They gave me the key to the city in Lexington, Kentucky, and literally, I'll have to show it to you. Like, just another designation, I guess.

Winn: That's incredible.

Patrice: Yeah.

Winn: I love Lexington.

Patrice: Really?

Winn: My daughter's godmother has a horse ranch in Lexington, Kentucky.

Patrice: Oh wow.

Winn: So we spend a lot of time there. It's beautiful.

Patrice: Well, I have the key to the city, so. *[laughs]*

Winn: Where would that get me? Can it get me, you know, good reservations at a good restaurant, maybe?

Patrice: Possibly.

Winn: Okay.

Patrice: Let's try it.

Winn: All right, I'll try that.

Patrice: *[laughs]*

Winn: I like this: you say your greatest accomplishment is being married to your college sweetheart.

Patrice: Mm-hm.

Winn: Gerald. And you have a beautiful daughter, Reagan. How old is she? Ten?

Patrice: Reagan is 10.

Winn: Ten years old.

Patrice: Yeah.

Winn: So you also have three books.

Patrice: Mm-hm.

Winn: Including bestseller *Real Money Answers for Every Woman*.

Patrice: Mm-hm.

Winn: *Real Money Answers: College Life and Beyond*.

Patrice: Mm-hm.

Winn: You felt it was important to *[laughs]* hit that market: college life.

Patrice: That's where I got into trouble, so.

Winn: *[laughs]*

Patrice: *[laughs]*

Winn: Okay. All right. Well then, I'm making some notes here.

Patrice: *[laughs]*

Winn: We're going to talk about that, "Patrice got in trouble in college."

Patrice: *[laughs]*

Winn: With money. With money. Okay.

Patrice: With money.

Winn: And your third book, *Real Money Answers for Men*.

Patrice: Mm-hm.

Winn: So you've included us as well. And you have a new book coming out next year, spring of 2018. So—

Patrice: Yeah.

Winn: —congratulations on all you've accomplished.

Patrice: Thank you.

Winn: The thing that I was—I don't want to say most impressed—what drew me in was your personal story.

Patrice: Yeah.

Winn: Because, you know, people hear all of this and they're like, "I can't relate to Patrice."

Patrice: Mm-hm.

Winn: "I'm never going to touch any of this. I'm never going to achieve that kind of stuff. And it's been easy for Patrice." So.

Patrice: Oh. Not at all. First of all, thank you for having me.

Winn: Yeah.

Patrice: It means the world to me. This is such an honor. And then, second of all, even listening to people read that stuff, like I get that it's me but—I don't know if this happens to you, too—you hear your bio and you're like, "Oh, that sounds cool." But it's not—like it doesn't matter.

Winn: Right.

Patrice: You know what I mean? Like it's nice to have those accolades and, "Oh, you've done this and you've done that." I really am just passionate about helping people—

Winn: Hm.

Patrice: —in the area of personal finance. Like, I literally just want people to be set free.

Winn: I think probably what you did, like a lot of people, like a lot of us, you just put your head down and worked, worked, worked. And all of a sudden you realize, "Oh, I got this accolade. I got that award. I got this bestseller."

Patrice: Mm-hm.

Winn: "I got that TV show and—" But that's really not—

Patrice: But nothing—

Winn: —about any of that.

Patrice: —matters more than someone sliding in your direct messages on social media or walking up to you in the airport or seeing you at the grocery store and saying, "Wait a minute. Are you—are you Patrice Washington?" You know? Like—

Winn: Uh-huh.

Patrice: —"Do you realize I'm only out of debt because I got my mindset together after reading your book?" Or "I heard you on this and you've changed my life." Or "I saw you speak at my church and it just made so much sense." Like that's the stuff. And that's not the things—

Winn: Right.

Patrice: —that people read about in a bio. But those are the things—

Winn: Right, they don't read that Patrice was approached at the grocery store by a woman—

Patrice: *[laughs]* Right.

Winn: No.

Patrice: No.

Winn: You're right.

Patrice: But those are the things that I carry with me, especially when it gets hard.

Winn: Yeah.

Patrice: Yeah.

Winn: Well, I—if you don't mind, I just really want to jump into your story—

Patrice: Yeah.

Winn: —because I believe that the best teachers and mentors are storytellers.

Patrice: Mm-hm.

Winn: And oftentimes, some mentors only share their stories of victory.

Patrice: The highlight reel.

Winn: Exactly.

Patrice: *[laughs]*

Winn: They're—what—"How brilliant I am, how much money I have and the awards that I've received." And it's like, "Okay, that's great, but how did you get there?"

Patrice: Yeah.

Winn: And how they got there was a lot of falling down.

Patrice: Oh yeah, definitely a lot of falling down. You know, like I shared, I've known Steve Harvey since I was 19 years old and I was an intern when he was at his radio station, when it was just here locally in Los Angeles.

Winn: Okay.

Patrice: But I actually also got into real estate around the same time, so.

Winn: Okay.

Patrice: Nineteen years old, I decide I'm going to become a licensed real estate professional and I'm going to sell people homes. Granted, I've grown up in an apartment in South Central Los Angeles my entire life, but I used to tear the pages out of magazines with homes and, you know, I was fascinated by real estate. So 19, I get the opportunity: I become a licensed professional, fall in love with it, and by 21, as a senior at USC, I get my real estate and mortgage broker's license—

Winn: Okay.

Patrice: —and start to practice both. And that was the beginning. Like I got the bug, Winn. I started to make a lot of money really quickly. People really gravitated towards my personality and, you know, just my spirit and it was awesome. I thought, *I'll do this until I die*. Like, *This is it*. And then a little thing called the recession snuck up on us. Well, it snuck up on me because I wasn't aware. *[laughs]*

Winn: Hm.

Patrice: Like I wasn't aware of real life. I'm still young, at the time. By 25, that business had grown into a 7-figure business.

Winn: Hm.

Patrice: And I was riding that wave, you know, like doing my thing. And I noticed people around me kind of shutting down shop and stopping and stuff but I'm like, "Oh, they must not be doing it like I'm doing it. What's wrong with them?" And then the next thing you know, the bubble bursts and the market crashes and so did my business. And my family went right down with it. And at the time that the crash started to take place, in 2007, I was actually on bedrest in the hospital, waiting to have my daughter.

Winn: Okay.

Patrice: And I'd taken a fall down the stairs. It sent me into preterm labor. So at 20 weeks pregnant I'm in the hospital and they're saying, "This baby's going to come any day." And I had just lost a baby the year before.

Winn: Oh my.

Patrice: So the only thing that I could think about really was like trying to hold her in, keep her in, kind of praying through that. And I remember being in the hospital after a week or so, she didn't come out. She's a strong little girl. She wouldn't come out, she held on. And they put me in a normal room but my doctor came in and said, "Look, I don't know what you're stressing about" — 'cause I'm watching the TV every day, Winn, and the banks are closing down. And my team is out there flustered.

Winn: So you're in the hospital trying—

Patrice: I'm in the hospital—

Winn: —to save the life of your baby but you're still watching—

Patrice: Yeah, I'm still watching the news. My first baby, which was my business, was failing. It was crumbling day by day like nothing was closing and we still had bills and all this overhead. And my doctor came in, she said, "I don't know

what you're stressing about but if you don't stop, you're going to leave here two years in a row with no baby."

Winn: Gosh.

Patrice: Because I had gone into preterm labor with my son and he did pass. He lived for five hours and I held him in my arms 'til he took his last breath, 1 pound 10 ounces.

Winn: Hm.

Patrice: And I made a decision in that moment to surrender, you know, to let go and accept the fact that if you did it once, you can do it again, but right now that's not what's important.

Winn: Hm.

Patrice: And I asked them to take the TV out of my room. And they had maintenance come in, literally take the TV down. I stopped using my laptop. I had an iPod that my husband filled up with praise and worship music, and I had journals that I would write in: write prayers, write stories about what my little girl was going to be like. And I just tried to focus on the positive and I let go of that. And about nine weeks after that point, my baby girl was born, still really premature. She was 10 weeks early.

Winn: Wow.

Patrice: Three pounds, though, 2 ounces.

Winn: Wow.

Patrice: But she was breathing on her own. She was feisty. And after 20 days in the NICU, in ICU, she made it out. And she's here today. Ten years later: still feisty, still kicking.

Winn: *[laughs]*

Patrice: Still running the show. But deciding to focus on her—every day that I look at her, you know, she's such a miracle and such a blessing to our lives. I think about had I put money or a business or trying to fix that before this brilliant, beautiful child who has added so much to our lives. And who's going to, no doubt, impact the world in a big way.

Winn: Hm.

Patrice: Like that was more worth it and so when I got out of the hospital 10 weeks later, Winn, world was a different place.

Winn: Hm.

Patrice: All the banks that I was used to working with had closed down or, you know, stopped accepting loans and went from the business probably grossing some months \$100,000, \$150,000 a month—I remember the month I got out, we hadn't made \$2,000.

Winn: Wow.

Patrice: And eventually laid the staff off after I had exhausted my savings. For nearly the next year I tried to keep everything afloat. 'Cause you know how we think we can fix things?

Winn: Right.

Patrice: Like I'm the fixer. I'm the one that everyone comes to. I'll fix it. I'll make it happen. I'll adjust this, I'll tweak that. And everything that I put my hands to in that season felt like a fail.

Winn: Hm.

Patrice: Everything that I tried because it wasn't even—I was seeking no other greater power. It was just me trying to fix. Still trying to—have you heard the saying “rob Peter to pay Paul”?

Winn: Oh yeah.

Patrice: Yeah. Like shifting things, just trying to do whatever I could, asking my staff at times to like hold off. Like, “I'm going to get you your check on Wednesday. Let me just finagle this, move that.” It was a mess. It was a complete nightmare. And finally we just—again—surrendered, shut the office down, laid off the staff. We fled—I like to use the word *fled*. We didn't move from California 'cause *move* is a really nice term. You pack up everything nicely. You might have friends come over and help you pack. No. We kind of fled. We left in the middle of the night. Some of our friends and family didn't even realize we were gone.

Winn: Wow.

Patrice: And we ended up in Louisiana, of all places, coming from California.

Winn: Why there?

Patrice: Well, after Hurricane Katrina, we had purchased property—

Winn: Okay.

Patrice: —that we never finished rehabbing—

Winn: Okay.

Patrice: —because we just got busy in the other parts of our business. And so, again, smart Patrice, I'm like, "You know what? If we take the last of the savings, go and finish fixing those up, we can flip those properties, get a couple, you know, tens of thousands, hundreds of thousands and then we'll go figure it out. Well, that market was crashing, too. Everything was tanking everywhere. And so by the time we got through, you know, shiesty contractors and people stealing appliances and pipes and air conditioning units, we continued to just pour money into something that was not going to give us a return.

Winn: Hm.

Patrice: And that was when we really hit the low point because we exhausted everything in there. And we were in this teeny, tiny, 600-square-foot apartment, everything kind of like in one room really, right? And my husband had taken my daughter on a walk, pushing her in her stroller, and I literally just broke down. I was like, "God, I can't take it anymore. I have done everything I can do. I have exhausted, you know, all my smarts." All the certifications, degrees, whatever: nothing mattered. I was exhausted, tired of myself, and just tired of—like, "How did I get here?" And it was a moment in particular when I just broke down and I was on the bathroom floor, I mean, in full-blown, balled-up-like-a-baby, snorting and crying. Lots of like, "Why me? Why me?" And in the midst of my bawling, *[laughs]* I heard that still, small voice and it was like, "Get your Bible." And reached over—wasn't far 'cause my bed was *[laughs]* like right there.

Winn: Right.

Patrice: Reached over to my bed, got my Bible and literally opened it up. I don't mean flipped through a few pages. I wasn't looking for anything in particular 'cause I didn't even know what I needed. I just opened it 'cause I felt that urge to open it. Landed on Proverbs, which was my favorite book of the Bible, and opened it up and my eyes almost instantly landed on Proverbs 17:16. And it said, "What good is money in the hands of a fool if they hath no desire to seek wisdom?" *[pauses]* And that was it. I was like, "Man, I have spent so much time chasing money." Right? Like from the time I was a kid. I didn't grow up in the best neighborhood. All I knew was like if you go to college and get a good job, get a degree, like everything will be fine. You don't have to live like this. So I spent my life just not wanting to live the way I grew up.

Winn: Mm-hm.

Patrice: Not wanting my children to ever have to experience that. And that's all I knew. But I never learned the other side, like what good is money in the hands of a fool, if you have no desire to seek wisdom? And I realized that I would do just enough to get the information that I needed to get to go to the next thing or to

get the next check or whatever. But I was not groomed to seek wisdom and it made me start researching that night, “What the heck is wisdom?” Like I have a degree. Like I have—

Winn: You went to the best—you went to USC.

Patrice: I went to school. I went to a great school. I did phenomenally well. I was on the dean’s list. Like what—like—and I—again, that still, small voice, “Knowledge is not wisdom. You got an education.”

Winn: Wow.

Patrice: That’s cute. That’s nice. That’s not wisdom. And I started to really Google and like try to, you know—Merriam-Webster dictionary—like figure it out. And knowledge was information and education but I learned that night that wisdom was how to apply the knowledge.

Winn: Hm.

Patrice: When to apply it. And wisdom is even knowing when you need to ask for help. Like that takes wisdom. Knowing that I have brought myself as far as I can and now I need to ask for help. And not see that as a weakness but see that as a strength. Like I know that there’s a deficit here and there are people out there who can help, you know, help me figure this out. So why am I struggling on my own?

Winn: Hm.

Patrice: And that night, that next morning, those next few days, that changed my life.

Winn: You talk about surrendering.

Patrice: Yeah.

Winn: And, obviously, there was a lesson that you learned in that time because you were desperate.

Patrice: Mm-hm.

Winn: You didn’t really have much of a choice. You had to surrender. How does that apply to your life right now? I mean, I’m in your beautiful home.

Patrice: I still—

Winn: You have a beautiful daughter.

Patrice: Yeah.

Winn: You’re not struggling month to month financially.

Patrice: No.

Winn: What does surrender look like for you now?

Patrice: Man, I still—I was just telling a girlfriend yesterday, Winn, that one thing that I've been really clear about over these last few weeks in particular is that I have been selective with my surrender. Like I learned to surrender the business stuff, financial stuff, but then I even realized that I was selective in surrendering aspects of my marriage, right? Like my husband and I are doing well, we're fine, but every couple has those like moments where you want to be right. You know? And sometimes I'm like, "Let it go. You don't have to be right." Like, "Why are you trying to win the battle here." Like, "Surrender. Let go." There's a war going on, right? For marriages and families in general. I think there's a spiritual war to just break up families and create dissention and stuff. Like surrender. Let go of this little thing—

Winn: Right.

Patrice: —and focus on the bigger picture. And so the idea of surrendering comes up for me over and over again as a mom. You know, you have a daughter, in particular, and as a mother I'm like, "Oh, this is going to be my mini me." *[laughs]* Right? Even in social media, people call her Mini Money Maven but she is her own person. And every year, with every birthday that passes, with every day that passes, I'm like, "This is a person," and I have to let go of what I feel she should like, she should be attracted to, what her favorite subject should be, because she's not me.

Winn: Right.

Patrice: And so I've had to surrender and just let her be her. And the more that I try to take—of course I'm here. I'm her mother. I'm here for guidance and love and support and encouragement but if this baby thinks she can sing—now I don't think she can sing, Winn.

Winn: *[laughs]*

Patrice: But if she thinks that she can sing, let me surrender and allow her to live in that and be in that space and play in that. As opposed to doing what people did to me when I was growing up, which was tell me what I could be and what I couldn't be and try to, you know, force a certain path on me when, really, every time I've kind of just trusted myself and gone with what felt good for me has been a blessing. But every time I've tried to just go along with what someone else wanted, I was going against that flow, that energy, and it never worked out. And so I don't want that for her, even though I have the best of intentions, like the people who raised me. They had the best of intentions. I've learned you have to just take a step back and surrender. Let this girl be her.

Winn: Hm.

Patrice: You know? The same way God has shown you what you're supposed to do, he's going to show her.

Winn: Right.

Patrice: You know?

Winn: What's the process of surrender look like for you, then? Does it—every Monday you decide to surrender?

Patrice: *[laughs]*

Winn: Is it a daily prayer? Is it a meditation? Is it, you know, posters around your office to remind you? What does it look like?

Patrice: Yeah. I actually have in my closet what I call my little altar, my sacred space. And I have on a little memo card, "Dear Patrice, Surrender. Thanks, God."

Winn: *[laughs]*

Patrice: *[laughs]* I signed it, "Thanks, God." And it's that reminder to me to let go and be present and not have all these expectations of what has to happen and it has to be this way. And that's what it looks like for me. I do pray every day that I surrender.

Winn: Hm.

Patrice: And I pray every day for wisdom and discernment. Because, again, I need the wisdom to know when it's time to surrender.

Winn: Huh.

Patrice: And it doesn't always come naturally because I'm type A. I'm kind of a control freak.

Winn: *[laughs]*

Patrice: You know? Like I like things in a certain order and I want everything to be a certain way and—

Winn: I have met you so I—

Patrice: Yeah. *[laughs]*

Winn: —I already got that part.

Patrice: Yeah. You know? It's like I'm very meticulous with things.

Winn: Right.

Patrice: But I start out that way but then I still allow myself throughout the day to just let things go how they need to go.

Winn: So you're on the bathroom floor. You pull the Bible. You read that—

Patrice: Mm-hm.

Winn: —verse in Proverbs.

Patrice: Yeah.

Winn: What happens from there?

Patrice: The next morning I literally get up out of my sleep—it might have been 4 a.m., four or five o'clock in the morning—get up and hit my laptop and start trying to figure out how am I going to share this? So I sent an email *[laughs]* to friends and family that we hadn't even told them that we moved. And just people. I just sent an email and I was like, you know, "Did you know the difference between knowledge and wisdom?" *[laughs]* You know? And one of my friends says, "What about a blog? You should share that in a blog. That's a great tidbit," or whatever. Only probably one or two people replied. There had to be 30, 40 people, right?

Winn: Yeah.

Patrice: I know a lot of them thought, *What the heck is she talking about? And where are you, by the way?* You know?

Winn: Right.

Patrice: And so I started to research blogs that day. And I'm like, *What is a blog?* That was still relatively new. Everyone wasn't a blogger and all this. It was a new kind of phenomenon. And I'm like, *I don't know what this blog stuff is.* And I stumble upon Blogspot.com and create my own free little Blogspot.

Winn: Okay.

Patrice: Seek Wisdom, Find Wealth.

Winn: Oh wow.

Patrice: I doodled, I played with that over and over again. I kept taking the words from that scripture and I had this paper and I was like, *So, what is this? So you seek wisdom and then you get wealth. Then you find the wealth. Well, we keep trying to get wealth and then leave the wisdom out.* And I kept playing with it all that morning, created—and it's still up to this day, I've never taken it down: [seekwisdomfindwealth.blogspot.com](http://seekwisdomfindwealth.blogspot.com).

Winn: Huh.

Patrice: And this was 2008 or 2009 and I started to take a proverb and then try to make it practical; only proverbs that had to do with money and business. And so I would send a little link out to those same people and the only person who'd ever reply is my mom, sometimes. *[laughs]*

Winn: Right.

Patrice: Most the time she wouldn't. And after a few months of this, it just was comforting for me.

Winn: Okay.

Patrice: It was soothing for me. Like it started to just ground me a little bit and then every week I just felt myself having more and more just revelations. Just by taking those and thinking through what are real-life stories that I've been through or how did this apply in my life and all this stuff. And at a time when I felt the most ashamed and embarrassed and guilty for being in that place, it gave me a sense of peace and comfort, though, because it started to teach me that even though I lost all my money, my mind wasn't bad. Like I didn't lose my mind. I did lose quite a substantial, you know, amount of money and I was still battling with, you know, the mortgage companies and bills and creditors and all that stuff. I was going through all of that. I mean—

Winn: Didn't I hear you say that you were also chasing a—

Patrice: The power man.

Winn: —the power man down the street: "Don't turn off our power."

Patrice: Chasing him right out of the complex where we were, with my daughter on my hip, saying, "Please. You have got to turn that back on because if you don't, her milk is going to spoil and I don't have money to buy any more milk." And he took pity on me and he did.

Winn: Wow.

Patrice: You know, very humbling. You know, Winn, at this time I had found myself in—what do they call it? TANF, that temporary assistance.

Winn: Okay.

Patrice: And I needed food stamps.

Winn: Hm.

Patrice: And WIC: Women, Infants, and Children. They gave you cheese and milk and cereal or whatever. And I was in an office talking to this case worker. When she called my name, I just lost it. I sat there, you know, waiting. You fill out all these papers and stuff and you wait in this big room of people and everyone's there and people have their kids and they're crying. And it's just like a freakin'—I'm like, *Where am I?* Like, *How did I get here?* And the woman finally calls my name and I go and sit at the little chair next to her desk and she starts checking things off and asking me questions. And she looked up and I was in full-blown, snotty nose again. And I was like, "Ma'am, I'm not supposed to be here."

Winn: Hm.

Patrice: "I am not—I am not supposed to be here." And she's like, "Listen, have you paid your taxes?" *[laughs]* This woman—black woman—she just got me together. She said, "Have you paid your taxes?" I said, "Yes, ma'am." She said, "Then if anyone deserves it, then if this is the time that you need it in your life, you need it. And don't be ashamed to get help." And it was another one of those wisdom moments, you know? Temporary assistance are for people who are temporarily going through something. And what she taught me in that moment was that it was temporary.

Winn: Oh wow.

Patrice: Like this is a season. I'm not here forever. I'm not going to be here forever. And I just kept that with me and I kept looking at the scriptures and trying to apply it to real-life things. And I remember at one point I kind of stopped. I don't remember what happened. I stopped for a couple weeks and a man sent me an email out of the blue. Never heard of him. To this day I don't know who he is. He said, "I hope you're okay. I've been enjoying your blog and you haven't posted."

Winn: Oh wow.

Patrice: And I was like, "Who is this man?"

Winn: *[laughs]*

Patrice: I'm calling my husband, "This man sent me an email." You know? Again, still relatively new to all this and how strangers connect on the Internet and all this. I'm like, "Who's this man? How did he find me? What is he doing? Why is he reading my stuff? This is for my 30 friends and family members that I want to help seek wisdom, you know, who are probably not even reading." And I didn't know anything about Google analytics or like checking to see and I finally checked and somehow I had ended up in like a page where they featured blogs and people had started to find me.

Winn: Wow.

Patrice: And they were enjoying the content. I didn't even know.

Winn: Wow.

Patrice: And then I got connected on social media and once I did that, it was like one opportunity after another. And then I wasn't begging my friends *[laughs]* and family members to read. I was just getting readers and listeners.

Winn: Hm.

Patrice: And it's grown from that free Blogspot that was inspired by me being on the floor, snorting and crying and seeking out what's the difference between knowledge and wisdom, and then having the heart to share it. Because as soon as I learned it, I wanted to share it.

Winn: Hm.

Patrice: And that's where all of this has come from. And now it's just been my mission.

Winn: You mentioned shame—

Patrice: Yeah.

Winn: —attached to all of that. Can you talk about that?

Patrice: You know, I grew up—first of all—not really believing that I was worthy, right? Or believing that I had value, a lot of value, although I always saw myself doing great things. I always would have dreams of myself like on a stage or just doing different things. But I'm like, "That can't be—like that can't be me because I'm this person." And the person I thought I was, was just—to be quite blunt—an ugly and unlovable person because I had some people in my family who just—that's what they reinforced, kind of day in and day out. And so I internalized it—

Winn: They reinforced that you were ugly.

Patrice: They taught me that. They called me ugly.

Winn: Wow.

Patrice: You know? And belittled every feature that I have: I was too tall, I was too dark, my nose was too flat, my eyes were too big, my mouth was too full. You know, I was too thin, I was too—like everything they could pick apart, they picked apart. And so I was hearing this. As a mother now I think about *[voice breaks]* how intentional I am with my daughter about making sure that she knows that she's beautiful, that she knows that she's loved. And who I could be or what I could have been as a child had someone had the same intentionality, you know? But instead I heard everything that could be wrong.

And they weren't things that were wrong, you know? It was just their opinion. But as a kid, you don't know that.

Winn: Right.

Patrice: And so, for me, again, growing up in South Central Los Angeles and feeling like I was ugly and unworthy and I had to be shamed all the time, the only thing that I knew for certain was that I was smart. I could tell in class that I got things faster than other people and that the teachers always liked me and they always encouraged me in my reading and my penmanship and my math and my science—like I was just a great student. I love learning, which is no surprise, right, even to this day. And that's the only thing I could bank on. So I made myself the smart girl.

Winn: Hm.

Patrice: I made myself the class president, you know? I made sure that I could still find joy or validation in something, and for me it was being the smart one who had all the answers and the one who would read everything. So in class I would read, even in high school, before—you know, read chapters ahead so that when it was being taught, I knew everything. I was that person.

Winn: Hm.

Patrice: And to lose everything after you've built this business and done all this stuff and you're still seen as that one, I was ashamed 'cause I didn't feel like I had—at the time, like, "Okay, who am I now?"

Winn: Hm.

Patrice: I don't have the money. I don't have the business. I can't call my dad and say, "Oh, I was featured in *Real Estate* magazine as one of the youngest brokers, hottest brokers in California." Or I can't call and say, you know, anything: "I'm speaking here, I'm doing this." So who am I?

Winn: Hm.

Patrice: And so, yeah, there was a lot of shame wrapped up in that. But again, going through the proverbs and really getting back, I think, in spiritual alignment with who I was without all the stuff really helped me to see that I was the same person. Like I lost money but I'm still me.

Winn: Hm.

Patrice: And that hasn't changed and I feel like, even now when people meet me, they're like, "Oh my gosh, you're just as nice in person as you are online," or—

Winn: *[laughs]*

Patrice: —*[laughs]* you know, they're like, "You are exactly the same as I imagined." And I'm like, "Because with or without money, I'm just me."

Winn: You talk a lot about the importance of pursuing purpose—

Patrice: Mm-hm.

Winn: —rather than profit. Can you talk about that? 'Cause then I want to get into what you call your six pillars.

Patrice: Yeah.

Winn: Okay.

Patrice: So for the last several years since people have been seeing me on TV on all these shows—on *Dr. Oz*, on *Steve Harvey*, on Fox or wherever—they're like, "Okay, I hear this story about you being on the floor snotting and crying. You end up in Atlanta living on your brother's couch. And now you're on TV doing all this remarkable work. Like, I don't understand. What happened in the middle?" And they're like, "What type of budget did you use?" You know? Like, "What about your credit?" Like they're asking me all these questions about money stuff, Winn, and I'm like as much as I am so grateful for the platform that's been built around this whole personal finance thing, I'm like the only thing I've been committed to was sharing with people this whole notion of wisdom—

Winn: Right.

Patrice: —versus knowledge. The money stuff is the skillset stuff and that's what, you know, my degree and my background is in. But I'm like that's cool but I haven't gotten here by chasing money.

Winn: Well, I heard you say that becoming wealthy has 100%—

Patrice: Nothing to do with money.

Winn: —nothing to do with money.

Patrice: I don't believe that it does. I believe that money is a byproduct of so many other things about who we are. Like even I was reading the back cover of your book today, right? And you talk about relationships and making other people happy and stuff and how that creates—like that creates profitable relationships. Like you attract opportunities that get you to the money.

Winn: Right.

Patrice: But if you're nasty and rude and mean, who wants to do business with you? Like who wants to bring you opportunities? Who wants to, you know, really connect with you? And it blocks wealth. It blocks the very money you say you want. You know, I don't want to die a public success and a private failure.

Winn: Hm. Wow.

Patrice: I just don't want to. I—when people stand up to speak at my funeral, at my memorial service, I want them to really tell the truth about how I impacted their lives. I really do. And I knew that at eight years old. I knew that at eight years old when I was with my mom driving down Crenshaw Boulevard—never forget—and a funeral procession went by and there were like five or six cars. Usually you see the, you know, a funeral processional, you see the stickers and I'm like, *Oh, turn off—you know, my mom's going to turn off the car 'cause we'll be here a while.* That's the thought I always had in my mind about funerals. And this processional only had like five cars. And that haunted me for hours. I was eight years old.

Winn: Wow.

Patrice: My mom still tells the story. For hours I thought about that and it kept coming up for me, at eight years old, *Who did you have to be for only five people, five carfuls worth of people, to want to celebrate your life in the end?*

Winn: Hm.

Patrice: Like what did you do or not do in that dash that made people not want to take off work or stop what they were doing and say, "I have got to get there and pay respects to this person"?

Winn: Huh.

Patrice: And I was like, *Oh no.* And since I was a kid, I'm telling you I would tell people, "I just want my funeral to be packed."

Winn: *[laughs]*

Patrice: *[laughs]* I want my—I need my funeral to be standing room only. I want to leave such—lead such a life and leave such a legacy that it matters when I'm gone, right? Like that it matters. And so, for me, chasing purpose and not money is that money is not going to stand up and talk at my funeral.

Winn: Hm.

Patrice: My house is not going to walk into the church and speak on my behalf about how well I kept it clean. *[laughs]* You know?

Winn: Right.

Patrice: Or how well I did anything. Nothing matters except for the lives that I touch. And so I feel like we are all born with a purpose, like something that God has given us to do A way that we're supposed to serve, you know? People that we're supposed to impact. And when we make everything about money, we miss that.

Winn: Hm.

Patrice: And even in being in that 600-square-foot little box of an apartment in Metairie, Louisiana, once I started to really discern and learn the difference between knowledge and wisdom, I committed to seeking wisdom and chasing purpose. Like what is the purpose behind my story? What is the purpose behind what I've been through? God didn't—I didn't go through this to be ashamed or to be shamed or embarrassed. Like this is clearly—there's a purpose behind this. There's got to be a reason. And even if there never was, I think it's better to feel that way *[laughs]* and talk yourself into that standpoint because it helps you take back kind of—not control, but it empowers you to use it for good—

Winn: Right.

Patrice: —instead of wallowing in it and making it something bad 'cause we get to change the story. We get to make the story whatever we want to make it.

Winn: What does Tim Storey say? “When you're going through hell, don't stop.”

Patrice: Don't stop.

Winn: And some people just set up camp there. They're—

Patrice: Pitch a tent.

Winn: —in a hole and they just keep on digging.

Patrice: Pitch a tent. And then they want to tell everyone that passes by about it.

Winn: Right.

Patrice: You know?

Winn: Hm.

Patrice: But I just refuse to stop in that place.

Winn: As we go through these six pillars—

Patrice: Yeah.

Winn: —people are going to understand more about what you mean by pursuing your purpose rather than pursuing—

Patrice: Yeah.

Winn: —wealth. And again, listeners, don't be fooled here in thinking that Patrice has not been brilliant and very effective in helping people attain wealth—

Patrice: Yeah.

Winn: —and keep wealth, keep money. You have a skillset and you have wisdom and knowledge and education to make that happen.

Patrice: Yeah.

Winn: But how you go about it is what we're going to learn right now.

Patrice: Yeah.

Winn: So how'd you come up with these six pillars?

Patrice: So it was people asking me over and over again and I wanted to just tell the truth. You know, for so long I've been known as a personal finance expert now, that I think people expect when they hear that, when they see that, for me to talk about budgeting or investing or retirement or this and that. And to be honest, those things don't give me joy. They're a means to an end.

Winn: *[laughs]*

Patrice: You know?

Winn: Right.

Patrice: It doesn't give me joy. It's a skillset. It's something that I know well. It's something that I enjoy, right? I enjoy seeing people build wealth. But I don't want to see people have money that's fleeting, 'cause that's what I had.

Winn: Okay.

Patrice: Right? And so when I really—again, using wisdom—started to look at what is the true definition of wealth, the first definition that we know of and that we see openly is “material possessions and money.”

Winn: Okay.

Patrice: And so when we think of building wealth, people want to have more money and more stuff.

Winn: Right.

Patrice: That's it. And they think, *More money, more stuff: I've made it*. But how many—and I know that you know many people in this place—who have amassed great fortunes and they're miserable.

Winn: Right.

Patrice: But when you keep digging deeper, which I did, and in a lot of dictionaries it'll take you going down to their seventh, sometimes their tenth definition and you see that it'll say the 12th century definition—they break down the word *wealth*: W-E-A-L, weal is well, right? And T-H is the condition of, right? And so when you put it together, it's the condition of being well or happiness.

Winn: Ahh.

Patrice: And I really took that to heart, Winn, and for the last several years since rebuilding everything, I will make my goals, I will make my to-do list, I will make my checklist based on being well in more areas than just money.

Winn: Okay.

Patrice: And so for years people would say, "So yeah, can you talk about budgeting? Can you talk—" and I'm like, "I can."

Winn: "I could but—"

Patrice: "I can. Sure. If that's the soundbite you need for this segment. I'm equipped. I'm well able to do it." But you ever just felt something like in your soul just getting restless?

Winn: Yeah.

Patrice: And as much success as I've had with doing that stuff, it was starting to just eat at me because I felt like I'm doing the world a disservice by not deepening that conversation and telling the full truth.

Winn: Hm.

Patrice: And I started to write down, for myself, in my words, what's the truth about wealth. And I would look at all these different scenarios, different things that I've done over the last several years as we've been rebuilding—both my husband and I—and I started to put it into groups. Like, *Okay, I was working on this and look at what's come out of that. And I was working over here and look at*—and so those became my six pillars of wealth.

Winn: Okay.

Patrice: And that's all I want to share now.

Winn: Beautiful.

Patrice: 'Cause there's so many people who can help with that but I know firsthand and from helping the clients that I've helped individually and the small groups of people that I've talked to over the years, that that's what transforms people. That's why I call myself a transformational speaker because I don't want to just rah rah and motivate you today. I want to transform the way you think about money.

Winn: Hm.

Patrice: And I want to transform the way you think about how your purpose connects to money and just what's really important.

Winn: Let's get into these. What's the first pillar?

Patrice: The first pillar is *fit*. And it's about becoming your best self. And, for me, the fit pillar was about me taking control of all these things that I say I'm praying for, wishing for, planning towards. Like we do all this forecasting and planning and goal setting but we never really include who we need to become—

Winn: Hm.

Patrice: —in order to really step into that and then have the capacity, right? Like the capacity to sustain it. 'Cause a lot of us step into things. We don't sustain it. But we step in there, we get to peek around, look around, then we're back down, right? And so for me, the fit pillar was about are you physically fit? 'Cause, listen, you have a responsibility. Once you're aware of what the vision is, it's your responsibility to walk that thing out, to do everything you can to bring it to light. And I had to look at some of my behaviors. Not that they were awful but some of my behaviors that were not supportive of me keeping this vessel together so I could walk into that vision with the utmost confidence, you know? And there were things like the hustle and grind: "Oh, I never sleep. Oh, I work at my desk all day and I never get up to eat. I never go outside for any sunshine. Like, I'm not moving my body. I'm sitting here developing carpal tunnel, you know, in the process." It's like how can I walk into all that is out there for me to get when I can't walk? You know, when my body physically can't do it? And then there's like a mental fitness piece there, where mentally, do you have the capacity for what you say you want? 'Cause sometimes I think we get it or a lot of us self-sabotage right before we're about to get it. We say we want something and then because we haven't dealt with childhood trauma—like in my case—or just a lot of different things, it's right there—it's like literally right on the other side and then we give up.

Winn: Hm.

Patrice: Or we find a way to just jack it up. And we're not even aware sometimes that we do those things but we do. And so the fit pillar is about making sure that

your mind and body and spirit are just ready to really receive the wealth that you say you have 'cause some people get money and they lose their damn mind.

Winn: Hm.

Patrice: *[laughs]* Right? Like it turns into addiction when we don't, you know, always have the capacity to really embrace. I was just looking at an interview—I forget the fella's name, he's a singer—but he said, "I worked my whole life to get here and then I really couldn't embrace it all, like mentally I wasn't ready." And he was talking about his struggle with addiction and stuff. And it could be anything, not even just substance abuse, you know, so for—it's food, it's whatever—being around the wrong people. It's just all levels of things. But the fit pillar is about working through those things first. And I did a lot of therapy. I've done a lot of therapy. I continue to do a lot of therapy. *[laughs]*

Winn: Hm.

Patrice: Um—

Winn: You tell the story of feeling ugly—

Patrice: Yeah.

Winn: —as a child and the other day I heard you attach forgiveness—

Patrice: Yeah.

Winn: —to this pillar when you're talking about your mental well-being, of being fit. Can you share that?

Patrice: Yeah. Because, you know, when we are dealing with childhood trauma in particular, but any type of trauma, a lot of us replay, even if it's in our subconscious, every time new experiences come up, we kind of sink back into that 14-year-old version of our self.

Winn: Right.

Patrice: Or that 10-year-old version or that 8-year-old version where we first heard something and we replay those things over and over and over again. And that's also part—the forgiveness piece is a part of letting go. And my definition—and I've adapted for forgiveness—is giving up the possibility of a better past.

Winn: Hmm. When I heard you say that—that definition of forgiveness—I mean, it was—it was profound.

Patrice: Yeah.

Winn: Like *[laughs]* you could see *[laughs]*—you could hear gasps from the audience. Like there was this shift in the room—

Patrice: Mm-hm.

Winn: —with that.

Patrice: Yeah. I mean, we get in the habit of replaying what could have been, what should have been, who should have done what, what I could have done differently. Even letting ourselves off the hook, right?

Winn: Right.

Patrice: For past mistakes, past failures. And it's easy to—like we talked about with Tim Storey—you know, you pitch a tent in hell. *[laughs]*

Winn: Right.

Patrice: You know? And you keep yourself there mentally—some of us for years, for decades.

Winn: Huh.

Patrice: Replaying, rehearsing, like bringing up past hurts, being the victim. And it doesn't matter what level of success you've attained. Like some of us have managed to take that baggage right on with us—

Winn: Oh, right, right.

Patrice: —up the ladder, right?

Winn: Yeah.

Patrice: And there's still things that are holding us back. And so for me, with the whole being called ugly so often for so many years, there was a time, had I not gone through counseling, that I couldn't even look in the mirror without cringing—

Winn: Hm.

Patrice: —without finding something on my face to criticize.

Winn: Right.

Patrice: Without going like, "Hmpf." *[sighs]* Just making a face, just something. And once I really got through—first of all, my husband's been extremely supportive. He was the first person that was like, "Do you know what you look like? Like have you—?" Like 'cause we were best friends before we started dating.

Winn: Hm.

Patrice: So I always assumed like, “Okay, he loves me ’cause I’m smart.” *[laughs]* You know? And I’m a good friend. But I never really equated like a real attraction like that. You know, it was my mental stuff. It was my junk. So going through therapy helped me release the people who said those things to me. Some of them have gone on, you know, have transitioned on out of here. And they never left able to say, “I’m sorry,” but I don’t even think they were aware.

Winn: Right.

Patrice: I mean, they didn’t have the capacity to truly even understand what they were doing.

Winn: One of my mentors, Marianne Williamson, talks—

Patrice: I love her.

Winn: —about how—oh, I love her so much.

Patrice: Mm-hm.

Winn: She says that her greatest wish for people is that they just grow tired of that story.

Patrice: Hm.

Winn: You know, the “Woe is me story” and—

Patrice: Yes.

Winn: You know, you start telling that story and your friends are like, “Oh my gosh.”

Patrice: Right.

Winn: “Here he goes again.”

Patrice: “You told me. Oh yeah, you told me.”

Winn: “Oh, here we go.”

Patrice: “Thirteen times.” *[laughs]*

Winn: Yeah.

Patrice: Yeah.

Winn: Just that you get tired of that story. Yeah—

Patrice: 'Cause it doesn't serve you.

Winn: No, it doesn't serve you and it absolutely doesn't inspire other people.

Patrice: No, exactly. So that's what the fit pillar is. It's really just having that mental shift and getting rid of the junk that just no longer serves you.

Winn: Hm.

Patrice: Or supports you in getting to your next. And then being committed—like you were this morning: you got up at 5:30 and walked to the gym that you didn't know was a couple blocks away, right? But you were committed.

Winn: Mm-hm.

Patrice: Some people would have been like, "A couple blocks? I'm going to go back upstairs and go to bed." Like you're committed to that aspect, right? I'm committed to my five o'clock, you know, boxing with my husband three days a week. Like because I have a responsibility—

Winn: You beat up your husband every morning at five in the morning?

Patrice: Every other morning.

Winn: Wow.

Patrice: Monday, Wednesday, Friday.

Winn: *[laughs]*

Patrice: And I just added some kicks in there and he's—

Winn: Ohh.

Patrice: —been gone so he doesn't know. So—

Winn: Ohh.

Patrice: Yeah, I'm going to spring that on him on our next session—

Winn: *[laughs]*

Patrice: —but yeah, like we are now committed to taking care of this vessel—

Winn: Hm.

Patrice: 'Cause this is—you only get one body, only get one temple and it's our job to nurture it. You know, we can't ask for all these opportunities and then be on 97 prescriptions.

Winn: Geez.

Patrice: Right? Like barely able to pronounce the stuff that we're taking.

Winn: Let's move into the second pillar.

Patrice: Mm-hm.

Winn: Which is what?

Patrice: The second pillar is *people*, which I know you'll love. Creating relationships that matter.

Winn: Hm.

Patrice: And what I've been most fascinated by as I've been growing this whole America's Money Maven brand is how many opportunities I've actually received. Not because I've pitched myself, Winn. Not because I've begged anyone. Not because I've created false friendships, which we know people do in this industry: pretend to be cool so that they can get what they want. And so I have watched people, in my space in particular, they run around. I mean, they're constantly creating programs and they're constantly creating this and that and they're writing a million books and they're always doing something. They're so hurried, so much to the point, though, that they don't have time to build meaningful relationships. And so many of the opportunities that I've received have been just through relationships.

Winn: Hm.

Patrice: Like just being nice. Just treating people with respect.

Winn: Mm-hm.

Patrice: Like just being intentional about when someone comes to my mind, I just text them. I just call them. I just write a handwritten note. I'll send a random gift in the mail. Like just building relationships that matter. And—

Winn: As opposed to a relationship that can get you something.

Patrice: Right.

Winn: That can get you to the next level, so this is all about networking and what you can do for me.

Patrice: I don't even want to work with people that I don't like. Can I just be honest?

Winn: Yeah.

Patrice: Like that I'm not—

Winn: *[laughs]*

Patrice: —in alignment with. *[laughs]*

Winn: Right.

Patrice: You know? It's like I don't want to ever—I've always been that way. I remember in college people saying like, "Oh, are you going to pledge? Are you going to join this sorority?" And I'm like, "No. I'm not going to pay, one, to be hazed, to get beat up on but then also so I can wear these colors and hang out with these girls that I don't genuinely like."

Winn: Yeah.

Patrice: I have friends that I like. And it's—and I've just been that way. So even in business, it's never been about, "Let me see who I can use to get to where I need to go." Everything that I've attained in terms of like the relationships, they've been genuine relationships.

Winn: Isn't that great?

Patrice: Like they've been mutually beneficial where we both feel really good.

Winn: See, I could never imagine going into business with somebody that I also wouldn't want to take a vacation with.

Patrice: Yeah! Exactly.

Winn: Like if I wouldn't enjoy your company at dinner then why would I want to sign on the dotted line that we're now in bed with each other financially.

Patrice: Well, and also because, for me, my business is like ministry. It is so much my purpose that why would I entangle my purpose with a character *[laughs]*, you know, that just doesn't serve the same purpose or doesn't—

Winn: Right.

Patrice: —have the same mission or vision.

Winn: You tell a story about how this became real, real profound for you with your daughter.

Patrice: Hm. Yeah.

Winn: Can you share that story?

Patrice: So in addition to the professional relationships, personal relationships have really helped groom me to be who I'm supposed to be. And my husband and daughter, number one. But my daughter—I came off a book tour in 2014 and

got home and I was in the kitchen with our then nanny and my daughter, and my daughter was trying to tell me this story and every other time she wants to acknowledge me she would say, “Miss Angela.”

Winn: So she’s calling you by the nanny’s name.

Patrice: She’s calling by the nanny’s name. And about the fourth time in, Winn, I was like, *Okay*. Like, *What am I supposed to be learning in this moment?* Like, *Let me be present*, because this is hurting my feelings. But it’s hurting my feelings but I can only imagine what it’s doing to her.

Winn: Right.

Patrice: Like that she even has to keep saying, “Oh, I’m sorry Mommy. I’m sorry. I mean Mommy. I mean Mommy. I mean Mommy.” And so we sat down and we had a talk that night and I was like, “You know, like let’s talk. Like did you miss me?” Like, *[laughs]* you know, I’m like trying to probe and ask her these questions. And I’m telling you, ask a six-year-old, seven-year old, they’re going to give you the real. They have no filter. And she’s like, “I mean, you’ve just been gone a lot. So I’ve been talking to Miss Angela.” And that just hit me.

Winn: Ooh, wow.

Patrice: That just hit me because I work from home so my thought is, *But when I’m not speaking, I’m home*. You know, when I’m not going to do media, I’m home most the week. Like we’re just talking about two days here or two days there, three days there. But—she’s like, “But a lot of times when you’re home you’re like looking at your phone or you’re writing or you tell me to be quiet or—”

Winn: Hmm.

Patrice: “Cause you’re writing.” And that was the aha. That was the wakeup. And I, again—

Winn: You’re home but you’re not home.

Patrice: I’m home, I’m not home. I present but I’m not being present at all.

Winn: Wow.

Patrice: And I talked it over with my husband, too. And he was guilty on his side, as well. But we started to put in, you know, boundaries and create different ways to honor our personal relationships. And what that’s done is given us both the freedom to know that we are making such great deposits when we’re here, then when we have to be gone, everyone still feels loved and fulfilled. There is not like, “Oh my gosh, I haven’t seen you even though you’ve been home and now you’re gone.” It’s like now my daughter is like, “Go do your thing,

girlfriend.” *[laughs]* She’s like, “Mom, did you sell books? How was it? Did anyone stand up and clap for you?”

Winn: Oh wow. *[laughs]*

Patrice: “Did they sit and clap?” Like she has so many—but she’s excited and I get to be a great example to her of being present as a mom but also being present with my purpose.

Winn: Wow.

Patrice: Yeah.

Winn: This is probably an unfair question but—

Patrice: Mm-hm.

Winn: —how much money have you lost out on, so to speak, because you are working to be present at home?

Patrice: None. I’ve actually made more money. *[laughs]*

Winn: Really?

Patrice: I—

Winn: I don’t know why I thought the answer was going to be the other way around.

Patrice: No, I’ve made more money. One of the things I learned with not speaking everywhere and going everywhere is that I could demand more.

Winn: Okay.

Patrice: Because it wasn’t like I was going back to the same city five times, six times in a year, which is what I had been doing previously. Like, “I’ve just got to go everywhere. I have to be seen everywhere. I have to, you know, get on every stage I can.” No, I’ve actually taken a step back—

Winn: Hm.

Patrice: —and I’ve made a conscious effort to align myself to speak on the right stages—

Winn: Mm-hm.

Patrice: —with the right people, with people where I just feel like such a synergy and connection. And then they end up actually paying more or they end up actually inviting me to speak multiple times and so it’s an effortless type of thing.

Winn: Right.

Patrice: Whereas like I was saying, people are like chasing—they're like forcing this whole thing. And I've actually taken a step back and I've received more because people know I can't be seen everywhere, doing everything. So if I'm there, even my audience knows: if I'm somewhere, it's where you want to be.

Winn: Yeah.

Patrice: Like it's special.

Winn: Put that into the message and terminology for our listeners 'cause our listeners are like, "Well, this doesn't apply to me 'cause I'm not chasing to be on a stage. I'm not trying to write a bestseller."

Patrice: Mm-hm.

Winn: How does that apply to the listener?

Patrice: I think it can apply in any industry. Like whatever it is you're up to, right? If you are trying to force selling more widgets. Let's say you are trying to sell more widgets, you know? You know that—let's say your widget is a hundred bucks, right? And you are trying to get these widgets in front of more and more people so that you can multiply whatever and you're trying to get to a million dollars. I mean, do you really want to spend time trying to figure out how to talk to 1,000 people, you know, or 10,000 people to get this widget in front of them? Or would you rather spend that time building meaningful relationships and someone saying, "Hey, I just love you and I have a group of people who need these widgets."

Winn: Right.

Patrice: "Why don't we just get 500?" You know? *[laughs]*

Winn: Right.

Patrice: And put them in front of—it doesn't matter what it is. It's like take whatever industry you're in and look at what it is you have been chasing. 'Cause we all are trying to continue to expand our business, I'm sure. Especially if you're listening to the MASTERS audio series, right? Like you are expanding your business or you might be at the top of what you're doing but in order to leave a legacy, we all can and—for the most part I think a lot of us, as high achievers—we want to do more.

Winn: You say build relationships just because.

Patrice: Just because.

Winn: Hm.

Patrice: Just because. Why does there have to always be something attached to it?

Winn: And your circle of friends or people that you and your husband and your daughter are around, is that a large, large circle or is it a—?

Patrice: No. I know a lot of people. *[laughs]* Only a handful of people, though, do I allow in my space.

Winn: Got it.

Patrice: Yeah.

Winn: What's the third pillar?

Patrice: Space. *[laughs]*

Winn: There you go.

Patrice: *[laughs]* The third pillar is space and it's about setting up your life to support you. And just like you were saying, that's one of those things. You can know a lot of people but that doesn't mean that everyone can be in your intimate, personal space. And I've learned that over the years. That's been a hard lesson because, you know, the blessing of betrayal.

Winn: Hm.

Patrice: It takes—

Winn: The blessing of betrayal.

Patrice: The blessing of betrayal. I learned the importance of protecting my space because of betrayal, because of thinking someone was a friend. And not everyone, you know, that you call friend sees you as a friend.

Winn: Mm-hm.

Patrice: And so my space is very sacred to me. But the big thing with the space in setting up your life to support you, as it pertains to wealth is really just, it's a time-saver. Like we spend so much time misplacing things, looking for things—

Winn: *[laughs]*

Patrice: —things being hidden in clutter. Like, Winn, really if we set our lives up to support us, we can move with so much more ease and grace. And I call clutter the physical manifestation of chaos in your mind.

Winn: Hm.

Patrice: And I find that in any area whenever I feel stuck, whenever I feel unproductive, whenever I just feel like there's no flow, there's no energy, I can't get past it, I usually try to look for the pocket of clutter that might be represented in my physical space. And that's, for me, like how it opens up. And I need it to be open because so many of us, especially today, we're creative. No matter what discipline you're in—I mean, I'm a finance person but I'm creative. I come up with content and, you know, I do all this stuff to help people see these lessons in different ways and so I don't have time for clutter.

Winn: When you were with my group you were talking about the junk drawer—

Patrice: *[laughs]*

Winn: —in the house and I remember Louise Hay talking about the metaphor of cleaning out a closet, throwing away things that no longer serve you.

Patrice: Mm-hm.

Winn: Clothing that's been in there for years that you're never going to wear. It doesn't serve you anymore.

Patrice: It's out of style, guys. *[laughs]*

Winn: And she said that that can be a great physical metaphor for cleaning out the things in our minds, in our hearts, that no longer serve us: belief systems that we just hold onto—

Patrice: Mm-hm.

Winn: —or relationships that we hold onto forever that no longer serve us.

Patrice: I love that. It's so true. I mean, in every area of our lives I think a lot of what holds us back is just holding onto things that don't support us. And when you set your life up to support you, I find personally that you can just move through with ease and grace.

Winn: Hm.

Patrice: Like you ever meet people who are so chaotic, like there's—it's always a rush?

Winn: It's exhausting.

Patrice: It's exhausting.

Winn: Yeah.

Patrice: I'm like, "I'm tired looking at you do what you do."

Winn: Right.

Patrice: It's exhausting. And there's a peace for me—I have a good girlfriend, Sheri Riley, she says, "Peace is the new success." And for me—

Winn: Hm, that's good.

Patrice: —I just want peace in every area—

Winn: Right.

Patrice: —of my life and so if I'm intentional about how I organize things, how I set things up, where I place things, what is in my space—both my physical and mental space—then it gives me the freedom and flexibility to—

Winn: Hm.

Patrice: —pursue those things that actually matter.

Winn: And that peace really has nothing to do with what's on your plate.

Patrice: Huh-uh.

Winn: Doesn't matter what's on your to-do list 'cause I know people who lay on the couch all day long and they are stressed.

Patrice: Mm-hm. And people who are busy being busy.

Winn: And they—

Patrice: *[laughs]* Like—

Winn: But they're—yeah. But then I know people who are very, very busy, lots going on, but they have this peace about them.

Patrice: Yeah.

Winn: It's like this natural flow from one thing to the next and it's not chaotic, like you said.

Patrice: That's what I felt, though, meeting you.

Winn: Hm.

Patrice: I tell my husband that I was like, "This guy." *[laughs]* It is just something—and for the relationship piece. There's two things just in even meeting you and

getting to know you is you never look like rushed, you know? You're just like—

Winn: Hm.

Patrice: —“I'm here.” Like, you know, “Then I'm going to be there.” Like you have things to do, of course, we all have things to do. But there are some people who feel served by acting rushed and busy or it's like this thing about trying to make you feel that they're bigger or more important than they are.

Winn: Right.

Patrice: And then the people who I've met, like you and Tim Storey and Kathy Buckley and these amazing people who have all this stuff going on and it's like, “Hey.”  
*[laughs]*

Winn: Right.

Patrice: It's just a relaxed sense—

Winn: Hm.

Patrice: —of peace. And you can create that. We have the power to create it but you have to be intentional.

Winn: I really like this one, this third pillar of space. I like all of them.

Patrice: Yeah.

Winn: I like this one because you see people where, you get in their car and the car is just—

Patrice: You don't even want to sit down, Winn. *[laughs]*

Winn: And what's so funny is you ask people, “How many of you feel better about yourself when you're driving in a clean car?” And every hand goes up.

Patrice: Mm-hm.

Winn: And then, “How many of you have not washed your car in months?”

Patrice: How many of you have five pairs of shoes—

Winn: Yeah.

Patrice: —right now, ladies, on the backseat?” And then there were several people like, “Uhh.” You know? It's like, yeah, it's the physical representation of what you have the capacity to handle.

Winn: Wow.

Patrice: And, again, we pray, we wish, we hope for, we set these goals, but are you creating this space—

Winn: Hm.

Patrice: —to receive them? That's a physical representation of you do not show gratitude and respect and honor to what you have now, why do you deserve more?

Winn: Right. Why do you deserve better? "Well, if I had the better car, then I would wash it."

Patrice: Not so. You would be the same person with the same habits.

Winn: Huh. You know, I used to counsel people to open up their homes. You know—

Patrice: Mm-hm.

Winn: —have your staff party at your house.

Patrice: Mm-hm.

Winn: You know, open up your home. And I don't tell people that anymore.

Patrice: Hmm.

Winn: Because I think the importance of having a sacred space.

Patrice: Yeah.

Winn: Now, especially having a daughter.

Patrice: Mm-hm.

Winn: But even before that, but especially with a daughter. A little girl lives here.

Patrice: Yes.

Winn: I don't want somebody coming and disrespecting and swearing or—

Patrice: Exactly.

Winn: —or bringing energy in like they're—

Patrice: That energy.

Winn: —they're mad at me because I have expensive artwork or whatever. Know what I mean?

Patrice: Yeah.

Winn: And so—

Patrice: Yeah, yeah.

Winn: —we've become very, very private.

Patrice: Everyone can't handle it.

Winn: Yeah.

Patrice: Yeah. Everyone can't handle it.

Winn: Hm.

Patrice: And that's why, again, I believe your home is your sacred space. And the same thing as with having a little girl: like I have to—it's my job to protect the energy—

Winn: Hm.

Patrice: —that comes into this space. I have met people at the door—

Winn: Yeah.

Patrice: —and literally stood there and had a full-blown conversation but you will not pass this threshold.

Winn: Wow.

Patrice: Especially uninvited.

Winn: Wow.

Patrice: It just—it just is and it's nothing to do—you know, it's not about, “Oh, who do you think you are?” or this or that. I have a responsibility to protect my peace and the energy that I allow into my space. And when people come in my home, I want them to feel a sense of peace and calm and clarity that they may not feel out in the world.

Winn: Hm.

Patrice: And we have to create that.

Winn: Right.

Patrice: Yeah.

Winn: Which is why the circle is small.

Patrice: Yeah.

Winn: So it—and it doesn't matter if you have a 600-square-foot apartment—

Patrice: Hm-mm.

Winn: —in Metairie, Louisiana. You need to protect that space.

Patrice: And honor that space because even in that 600-square-foot apartment, it was clean.

Winn: *[laughs]*

Patrice: It was clean. It was tidy. And everything had a place.

Winn: Right.

Patrice: Everything had a place. Everything was clean. There's no excuse for, you know, dishes to be piled up in the sink and trash to not be taken out and laundry to not be folded and—like I respected that space. It didn't matter that I didn't want to be there. I still respected it because—

Winn: Right.

Patrice: —that was the covering that I had.

Winn: Did you give some statistic about how many minutes or hours we waste in a week—

Patrice: Yeah.

Winn: —looking for our keys or looking for something?

Patrice: Fifty-five minutes a day. They say the average American wastes 55 minutes a day. That's 12 days in a year. That could be vacation time.

Winn: Right.

Patrice: You can write a book in 12 days. You can launch a business. You can start a new whatever, create a new product. You can do anything.

Winn: But instead you're looking for your keys or your—

Patrice: Looking for things that they own.

Winn: —or a second pair of shoes or whatever. *[laughs]*

Patrice: Own and have lost. And I really think that it's—

Winn: Ohh.

Patrice: —usually trapped in clutter.

Winn: Wow.

Patrice: And not even the physical clutter all the time. The clutter that's in our mind. 'Cause you ever put something down and your mind is running so quickly—like you just set it down.

Winn: Right.

Patrice: And it's not even hiding from you. You ever walk by something you set down—

Winn: Right.

Patrice: —three times and you swear it wasn't there?

Winn: Right.

Patrice: Yeah.

Winn: Hm.

Patrice: Clutter in the mind.

Winn: What's the fourth pillar?

Patrice: Faith.

Winn: Wow.

Patrice: And faith is believing in something greater. And for me, believing in something greater allows me to walk through and not sit in. Like it allows me to look at these different things: losing my son, or the business crashing, or any number of things that I've experienced. Challenges in my marriage. Like it has allowed anything that I've ever been through—especially over these last 10 years—for me to see it as something that happened for me and not to me.

Winn: Say that again.

Patrice: I've looked at any challenge I've experienced as something that's happening for me and not to me.

Winn: So you can give up the, “Why me?” sob story.

Patrice: Yep. So I can give that up and tell a more empowering story.

Winn: Huh.

Patrice: And reframe it to say, “Man, all right.” Like when things happen, I’m like, “Ooh, all right. What’s the lesson in this?” Like, “What am I supposed to get out of this? This is going to be good.” *[laughs]*

Winn: Really?

Patrice: Like, “This is going to be a doozy.”

Winn: And how soon can you start telling yourself that? *[laughs]*

Patrice: Probably about two, three days.

Winn: Okay.

Patrice: Yeah. I’ve been through some stuff, you know? And the thing that I’m always really clear on, because I am aware of my anointing and I’m aware that I have joy. You know, happiness is something that comes and goes with whatever’s happening.

Winn: Right.

Patrice: I have joy.

Winn: Hmm.

Patrice: ‘Cause I get to live my dream. I get to like wake up every day and do stuff that makes me happy, yeah, but stuff that I feel purpose to do. And that’s a joy. That’s an honor for me. That’s a privilege. And I realize, though, that because everyone doesn’t wake up that way, it annoys some people.

Winn: Hm.

Patrice: And sometimes there are scenarios or situations—circumstances that come up just to try to take that, to take that joy. ‘Cause you’re a light. You know, like you’re a light. And so there’s going to be people who are like, “What are you so happy about?”

Winn: Right.

Patrice: “Be nice for what?” Like, “What’s so good about the day?” I remember telling someone, “Have a good day,” and they said, “What’s so good about the day?” I was like, *Well, God, you know?* And there’s people like that, they’re not even aware sometimes that they’re like that, right?

Winn: Mm-hm.

Patrice: They have no sense of self-awareness. And they will maybe do things or try to bring their misery—

Winn: Mm-hm.

Patrice: —or whatever to get you to commiserate. And I'm like no. I'm just not going to let that happen. I'm not going to let that permeate. And so even when people try to bring things—negative things especially or negative energy—into my space, I'm like, *All right, what am I supposed to learn from this?*

Winn: Hm.

Patrice: One of the things I learned was keep people at the door. *[laughs]*

Winn: *[laughs]* I have a feeling the whole conversation that we had about surrender absolutely falls under this pillar of faith.

Patrice: Yeah. Letting go and trusting God. Like I say every day, like I just want to trust the process. You know, I just want to trust the process, that there's something greater at work and I may not understand it right now but there's not been anything that I've been through, Winn, where I haven't looked back and said, "Oh."

Winn: Hm.

Patrice: "I see." Even with my son passing. Had I had my son, I don't think my husband and I would have made it at that time.

Winn: Really?

Patrice: I don't think we would—that we would have made it. We were already on the rocks, you know? And we were young. We were 24, 25 years old, making seven figures. So I learned we were both very attractive. *[laughs]* I didn't always know it at the time but we both—like, I mean, every temptation that can come with having a lot of money and being really young and dumb.

Winn: Hm.

Patrice: Hey, on both sides. So we were always busting each other *[laughs]*—

Winn: Hm.

Patrice: —doing stupid stuff. Or just—I mean, we just weren't wise. We weren't using wisdom. And so at that time that I got pregnant, that's where we were. We were kind of like—but it was our friendship really that has held us through but our son passing sent us to counseling.

Winn: Hm.

Patrice: And that was around my first time having experience with counseling and therapy. And had we not gone to grief counseling together and processed his passing together and held onto each other—'cause as a guy, people were like, "Well, what is he sad about?" They wouldn't let him grieve.

Winn: Wow.

Patrice: Which was hard for him, too. And so us doing that together, it changed the entire trajectory. It's like here we are today because of the skills that we learned in counseling.

Winn: Hm.

Patrice: That only came from our baby passing. As—

Winn: You look at it like that little boy [*pauses*] came down for—

Patrice: He saved us.

Winn: He only needed to be here—

Patrice: Just five hours. [*voice breaks*]

Winn: —five hours. [*voice breaks*]

Patrice: He was here for five hours.

Winn: To fix your marriage.

Patrice: And he totally saved us. And when my daughter came and she was two years old, we were at dinner in Atlanta, right, sitting at the dinner table. She was two years old, Winn, and she said something, "My little big brother told me to come help you and Daddy." And we're like, "Reagan, you don't have—like when you have—when Mommy has another baby that'll be your little brother." And she's like, "My little *big* brother." And she was very adamant about it. She was very clear. And my husband and I just kind of looked at each other 'cause we had never talked to her about that. She's two. We never told her that she had a brother, that something—you know, that he passed or any of that. And literally Reagan came—remember I told you she was 10 weeks early? She came a year to a day, almost a day, away from when my son was born the year before.

Winn: Wow.

Patrice: And she said, "No. My little big brother told me to come and help you and Daddy. To save you." [*pauses, voice breaks*] And she did. They both did.

They were angels. He was an angel for his five hours and she has been an angel for the last 10 years.

Winn: Wow. *[sighs]* Now I've got to get through the next two pillars. *[laughs]*

Patrice: *[laughs]*

Winn: Wow.

Patrice: Yeah.

Winn: Now I see why you have this fourth pillar of faith.

Patrice: Mm-hm.

Winn: What's the fifth pillar?

Patrice: The fifth pillar is work. And it's the one where I think a lot of us start. *[laughs]* We want to jump into work and making that the thing.

Winn: Are you saying that you purposely put these in order?

Patrice: I did.

Winn: Okay.

Patrice: They're purposely in order.

Winn: Okay.

Patrice: And work is about living your life's purpose. And work is where we really, really start to see the chasing purpose, not money. I meet so many people, Winn, and all this time that I was doing financial coaching in Atlanta and working with hundreds of people one on one, I would meet so many people who thought they had a problem with money and it really came down to the fact that they were unfulfilled.

Winn: Hm.

Patrice: And so in their unfulfillment with what they did day in and day out, they were trying to fill a void—

Winn: With more money.

Patrice: —with more money, with more stuff. But then chasing—I mean, I've met people, they are climbing the corporate ladder in the completely wrong industry.

Winn: Hm.

Patrice: And I meet people all the time, Winn, and, “I don’t know what my gift is. I don’t know what my gift is. I want to walk in my gift.” More than likely you know what your gift is and you’ve been operating in it. You just haven’t acknowledged it as a gift because your gift comes to you sometimes so naturally and effortlessly that we take it for granted.

Winn: Hm.

Patrice: When I was younger I thought my gift—I thought like, *Oh my gosh. You have to dribble a basketball or you have to sing or you have to be able to twirl or do ballet or do something.* I’m like, “I’m not really good at anything.” That’s what I used to say, “I’m not really good at anything,” but, Winn, I’ve been talking my whole life. *[laughs]*

Winn: *[laughs]*

Patrice: Now that’s the thing I used to get in trouble for all the time and it would be squashed, right? Like I said, it would be squashed. Like, “You shut up. Shut up. Shut up. You talk too much. You talk too much.” But now I say, “Now I get paid to talk.”

Winn: Huh.

Patrice: “Now people just invite me on podcasts, on interviews, just to talk, just to hear me talk,” right? And it was always a gift. I’ve never been afraid, even when I didn’t feel that great about what I looked like. I never was afraid to stand up and talk. Something came alive like when I had those opportunities, even as a kid. And so when we talk about living your life’s purpose, I always encourage people: you probably know what your gift is but you’re using it in the wrong industry.

Winn: Hm.

Patrice: Or you’re using it in the wrong company where it’s not being honored. Or you’re using it in the wrong ministry, right? Or with the wrong community of people. People who don’t see the value, they don’t see the worth, and then it’s playing mind games with you that, *Oh my gosh. Maybe I’m not supposed to be here. Maybe I’ve outgrown this. Or, Maybe I’m not*—and so we start to second-guess our self, going back to that mental capacity.

Winn: Hm.

Patrice: And it creates all this clutter in our head and now we’re not free to move forward. But really the most important thing is like tapping in through that faith pillar, getting in alignment with that deeper sense of purpose, and then finding ways to live that every single day. Because when you do, you are not going to be an emotional shopper.

Winn: Hm.

Patrice: You know, you're not going to spend money on stupid stuff. Like we all have our things that we like, you know? And everyone has their thing. But this whole notion of just blowing money on things that don't even matter, that don't move you, that don't serve you, it's not a gift to anyone, you know, giving money away, which is a big one for high achievers. This whole like kind of guilt around being the one that made it and then there's this unfulfillment, you know, we're trying to fill the void with people-pleasing. You can still be a people pleaser as a high achiever. And you just want your friends, your family, whatever, to still look at you the same.

Winn: Hm.

Patrice: To still love you the same. You're still, for me, little Tricey, *[laughs]* from, you know, from the block or whatever. And so we try to fill the void with giving but sometimes we do it to our own detriment. And that's when people get into enabling.

Winn: Hm.

Patrice: Which is really dangerous, too, you know? Enabling others and preventing them from living their life's purpose 'cause we want to be the savior.

Winn: What's the sixth pillar?

Patrice: Finally money.

Winn: Okay.

Patrice: *[laughs]*

Winn: We get to—we get to the jackpot here: money.

Patrice: Money is about attracting the prosperity you desire. And, for me, that sixth pillar, Winn, is really about once you've put the work into all the other pillars; and you're showing up as your best, most confident self; and you're creating relationships that matter; and you're in alignment with that higher power for you, whatever that is, you know, that belief in something greater; and your life is set up to support you, you are attracting some pretty phenomenal opportunities.

Winn: Hm.

Patrice: You really are. If your eyes are open, right? Like you are attracting some pretty phenomenal opportunities but then you have to be wise with what comes with that.

Winn: I love that word: attractive.

Patrice: Mm-hm.

Winn: It means things come to you.

Patrice: Instead of you chasing.

Winn: When you're attractive—and we're not just talking about the outside—

Patrice: No.

Winn: —the physical side of it. All these other pillars that you shared with us makes you attractive, which means things come to you.

Patrice: They come to you. And they don't come necessarily wrapped in the box that you think it should be wrapped in.

Winn: *[laughs]*

Patrice: But if you are open and aware, you'll see that that's what it's been all along. A lot of us just don't like the packaging.

Winn: Hm.

Patrice: Yeah.

Winn: So profound. We literally could go on for another hour.

Patrice: *[laughs]* I know!

Winn: No, have you seen my list of questions? We haven't even tapped into the things of like the whole idea—I like this one—how to win the money game with or without a man.

Patrice: *[laughs]*

Winn: I wanted to get into that one. The whole idea of interrupting the college life with some wisdom here on—

Patrice: Yeah.

Winn: —on real money matters. I mean, so there was lots of things that we're not even going to get to. Which—

Patrice: We'll just have to do it again one day.

Winn: We're going to—oh, we're going to do this again.

Patrice: *[laughs]*

Winn: I just can't tell you how this is—you've had me on this little roller coaster right now—

Patrice: Aw.

Winn: —with emotions and—but what I feel is just *[voice breaks]* pure, pure gratitude.

Patrice: *[pauses, voice breaks]* Yeah.

Winn: 'Cause it is wisdom. It's wisdom. It's not knowledge; it's wisdom that's coming from you. And that's what's really moving your audiences. It moved my audience the other day.

Patrice: Hm.

Winn: And it's moving me today, so.

Patrice: Thank you so much.

Winn: Thanks, Patrice.

Patrice: Aw, thank you.

Winn: Love you, dear.

Patrice: I love you, too. Thank you so much.