

002 - Jaime Tardy: The Eventual Millionaire Journey

Grant: This is the How Did You Get Into That? Podcast with Grant Baldwin, episode two.

Voice Over: Welcome to the How Did You Get Into That? Podcast. Each week we want to bring you an inspiring interview or encouraging message to help you find and do work you love. Now here's your host, Grant Baldwin.

Grant: What is up, my friends? Thanks for hanging out with us, thanks for tuning into the How Did You Get Into That? Podcast. I'm Grant, and honored and privileged and stoked that you decided to hang out with us. So wherever you are in the world, whatever it is that you're up to, wherever you may be in your journey in life, thanks for hanging out with us. I hope that today's interview is inspiring, encouraging, uplifting, whatever it is that you're wrestling with our pondering right now, I hope this gives you some traction, some strategy, some different ideas of steps that you can take.

So today we are interviewing my friend, Jaime Tardy. Jaime runs a site, www.EventualMillionaire.com and on that site she literally—her job is to interview millionaires, and she makes a great living doing this. And so I think this is a super, super fascinating story about someone that's doing something unique, doing something that's kind of random, that's out there, wasn't necessarily what she went to school for, wasn't necessarily what she always wanted to do, but at the same time I think you'll hear in her story about how this was something that had fascinated her. The idea of millionaires, the idea of making a living, of entrepreneurship with something that had always been intriguing to her. So I think you're going to hear a lot about today in the interview.

A couple key lessons that I want you to pull out of today is one, the power of networking. Jaime has a done a phenomenal job of just putting herself out there to connect with other people. She actually started by connecting with a mentor as a coach, then she connected with a mastermind, then she connected with millionaires, and she is someone who's literally just constantly reaching out to expand her network and I think you can really learn what has worked for her, what are some of the tactics that she's used to make some of these connections that have really changed the trajectory and the flow of her entire business and her career, where her career is headed.

So I think you're really going to get something out of it today on that. Also, I'm really stoked for you to just hear more about her story, especially the doubts, the fears, the insecurities she had. Check this out, she was a new mom, young child, had \$70,000 in debt, really no idea what she wanted to do with the rest of her life. But by beginning to take some small little steps of action, how that began to bring some clarity to where she was headed in life, to what she wanted to do.

So I think you're going to love today's interview, just a really, really cool, relatable story that I think we can all connect with. So all the show notes, as always, are going to be found at www.GrantBaldwin.com, you can go to www.GrantBaldwin.com/JaimeTardy, so make sure you check out the links in the show notes there. Also make sure that you stick around for the end of the podcast, I'm going to tell you about a contest that we've got running right now where you could win a variety of sweet prizes, alright?

So, without further delay, here's my interview with Jaime Tardy.

Well today I'm hanging out with my good friend, Jaime Tardy from www.EventualMillionaire.com.
Jaime, how are you doing?

Jaime: I am excellent, thank you for asking.

Grant: It is so good to hang out with you. On a side note, a personal note, I've been working and hanging out with Jaime who's kind of helping me get this podcast going and she's been a tremendous delight to work with, and just a phenomenal human being. So it's good to have you here as part of this project, that you've been helping behind the scenes, make happen.

Jaime: I'm so excited I get to be on the other side of the microphone with you.

Grant: There we go. There we go, the roles have been reversed now. So alright, tell me, you are known as this Eventual Millionaire girl, let's explain, what exactly do you do? I know you work with millionaires, you interview millionaires, but what exactly does that mean?

Jaime: I work with millionaires and I interview—no—yeah, so a long time ago I always wanted to be a millionaire, and then coming into all this I had no idea I didn't know any—I didn't know you know how to become one or anything like that. And this whole thing came about with podcasting, and I was like, "Hey, guess what? I could ask somebody to be on my interview show that doesn't exist, and maybe—crossing your fingers—maybe somebody might actually say yes." And imagine what that would be like to have a millionaire who—I mean I've interviewed one that charges \$1,000 a minute.

Grant: Like you?

Jaime: Yeah, no, mine's an hour, not a minute. So apparently I owed him \$45,000. But the interesting piece was so many of them said yes and I'm so thankful to be able to get stellar, amazing people to sit down with me and give me everything that they know. And so it's been a whirlwind of a time. For the past three years I've interviewed over 140 millionaires and millionaires that have started their own businesses, so it's not just you know that they saved for a really long time. I was really looking for people—I'm a business coach, right, I was looking for people that made their money through entrepreneurship and owning a business.

Grant: Nice. So where does this fascination of millionaire—and just money in general, where does that come from? Was that something you were raised with or have entrepreneurial parents? Where did that begin?

Jaime: Yeah, my parents were not entrepreneurial. My dad sort of worked for himself and always told me that I should, but then ended up having to get a day job because it didn't work out so well. And so my parents didn't have a ton of money and I remember when I was little, I remember in the yard there was a tree and it had really pretty leaves and I'd call it the money tree, and I'd pretend—I'd go and I'd take the money off the money tree. I was always, for some reason, always obsessed with money and transaction.

I did you know all the quintessential little entrepreneurship stuff like selling books on my driveway or lemonade stands or whatever I possibly could, I think I was a hustler at a young age. But the fact that I didn't have a lot of money made me think that that was the solution, so I was like, "Well if we only had money, I could do this, this, and this."

And so I kind of became a little obsessed as a little girl, trying to you know hustle and make money as much as I possibly could, and that sort of grew up with me, which is why like I chose things based on trying to make as much money as humanly possible. And I did. I totally went into the corporate space. I don't know why I didn't pull the entrepreneurial piece, maybe because I saw my parents not being very successful in that.

So I ended up getting you know a six figure job when I was 22, just at \$100,000, which is pretty impressive for a 22 year old, but I was so unhappy it was ridiculous. And so it really made me shift focus on it not being about a million dollars at all, because it's not. I mean the reason why I wanted the money was so that way I could have the freedom and time and all that other fun stuff that I wanted as a little girl. And don't get me wrong, the trips and experiences and all that stuff that money could bring, but I was miserable, and so my life was way more important than the money and that's when I had to shift.

Grant: Yeah, that's crazy. It's interesting when you think about it, I know you've got a couple kids, I've got three little girls, and how even like growing up that some kids just have kind of that fascination with business and entrepreneurship and whether it's lawn mowing or the lemonade stand or babysitting or whatever, it's just kind of like, I don't know, I'm just drawn to that. I was the same way where I was always looking for that next opportunity, that thing that's just like, "Ah, let's give that a shot. You're going to pay me \$20? Heck yeah, that'd be cool." And we're just drawn towards those types of things.

I look at like even with my own kids I've got three little girls and my oldest daughter who's only eight loves watching Shark Tank with me and wants to just sit down and she's fascinated by it. And so it's interesting how some kids were just drawn to those types of things.

Jaime: Mine already has a business. Mine's seven and already had a business making you know a good \$30, \$40 net profit a month. I was pretty impressed. But the funny thing is too, is that the millionaires that I interview, looking at their backgrounds, maybe of them if not most had some sort of hustler nature when they were younger, selling baseball cards or like you said—even on the bus one of them would bring extra snacks on the bus and then sell them all for a markup on the bus. So little things that you find everywhere, but hey making money as a young kid, that's awesome.

Grant: That's cool. When you were in high school, what was it that you wanted to be when you grew up?

Jaime: That's a good question. I was an artist. I was voted most artistic in high school, actually. And so I went to school for medical illustration at first, so I thought that's what I wanted to do.

Grant: What was intriguing to you about medical illustration? What is that, even?

Jaime: That's a good question. And so it was making like for medical books or for like law trials, you would need to actually like draw out what it looked like. Now way back then, when I was young, we didn't have that much great computer graphics, so of course—you know, because I'm old—

Grant: I was going to say, you're making it like you're dramatically old here.

Jaime: I am so old. But being able to show what that looks like, and the reason why I chose that is because I was really—I was a realist, I really was good at technical drawing, and this way it added some credibility in the science department, because I couldn't bring myself to be just an artist, because I was

very analytical. And so I was like, "Ok, this is the best of both worlds. I feel like I can do that." But it was more or less a pick out of the air, I was sort of like, "Well what do I like to do? I like to draw, I was voted most artistic, that must mean something. Therefore, I should pick something where I can make some pretty good money and go to college with it."

And it was pretty sad actually, I was thinking forever on what I would do and I just sort of picked it out of a hat, just about, and that I don't think is really the best way. And looking at my history, I changed the first quarter of being at school to computers, to IT, so I only lasted as a medical illustration major for you know three months total. So picking out of a hat, probably not a good idea.

Grant: So shift gears pretty quick, you do the IT thing, is that what you graduated with?

Jaime: Yes.

Grant: Got you. So you got the IT degree, it sounds like you jumped right into the corporate space pretty quick. What was it about the IT thing that appealed to you?

Jaime: I worked for an internet service provider when I was 16, so it came super easy to me and I was just—I had that as a background and you can make a lot more money. See, again I was making decisions based on how much money I could make, right?

Grant: Right.

Jaime: So you could make a lot more money doing IT than you could the other way around and I figured if I'm paying \$25,000 a year to be able to have this piece of paper that says I can do something I might as well do it in IT and plus they needed more girls in IT, so it was super easy to switch over.

Grant: Nice. Well I think money's absolutely a piece of the equation. Whenever I talk to students I tell them money should be a factor, it just shouldn't be the factor. You know we all want to eat, we all want to live in doors, those things are important, but doing something just solely for the money is fun at first, but it burns out really, really quickly.

So it seems like most people today would rather make less than do something they love than make more and just hate their life, and it sounds like you started off doing the thing that made more, but you hated and very quickly were like, "Ok, I can't keep doing this."

Jaime: It was insane. I worked fulltime and went to college at the same time fulltime.

Grant: Dang.

Jaime: Yeah, because I had a house when I was 19, it was kind of silly. And so being able to do that and so when I got done with college, the reason why I could get a six figure job right out of college was because I was making \$45,000 I think a year fulltime working during college. And so being able to do that sounded wonderful.

And so I picked that, I was like, "Oh, I'm amazing, I'm flying around the country. This is awesome." You know two years of that made me go, "Oh my gosh, I hate my life. I can't believe I chose this." Expense accounts sound great on the surface, I think I gained like 30 pounds because I was traveling around eating as much as I possibly wanted to.

So yeah, I didn't have the realization that it really wasn't what I wanted until it was—not that it was too late, but until I sort of got into it deep and was like, "Wait a minute, I had a quarter life crisis. Is this really what I want to do with the rest of my life?" And the resounding answer was no, but I didn't know what the heck I could be doing. The options, when they're completely open to you, you just stare at them blankly like, "I have no idea what to do." And that's where I was at, realizing that I wanted to quit, but didn't know exactly what to do.

Grant: So it took you about two years to get to that point. Was it like one final like breaking point or just series of months or conversations with your husband? What was it that finally you were like, "I've got to get out of here. I can't put up with this." Because it seems like a lot of people get to that point and either they're like, "I'm just going to buckle down and I'm just going to become numb and I'm just going to deal with it, because that's what I see so much that goes on around me. And everybody hates their work and hates their life, but it's just kind of the status quo, so I deal with it."

Or realizing, "I can't keep doing this, and I've got to change course." So what was it that finally broke the camel's back for you? Like, "I literally can't do this anymore."

Jaime: Yeah, so I tried both ways. So I remember you know being eyes glazed over, you've got to do what you've got to do, and then they'd call me on Friday and ask me to leave over the weekend and my husband would be like, "What? Why are you leaving right now?" And he'd be like, "You should quit."

And I'm like, "I can't quit, you're a professional juggler and I have a stable job." And so I was like, "Ok, I need to do this. We have a house, a \$250,000 house at the time," we were spending as if we made good money, because we did make good money. And so having—I was totally stuck, or so I felt, in what I was doing. I was also \$70,000 in debt, which is always fun. A lot of that was student loans, \$25,000 of it was student loans.

But being able to look at that and go, "Ok, there's nothing I can do. I'm at the bottom of a mountain, I have no idea what I'm going to do moving forward." But the catalyst, the true catalyst, because that wasn't enough for me, even though that sucks, that wasn't enough. The true catalyst was realizing that I wanted to have a baby and I couldn't travel. Like I used to leave on Monday and come home on Friday, and there's no way I would be able to do that with a baby.

And I asked work and they're like, "No, I'm sorry, this position is all about traveling." I'm like come on. So I couldn't do that work anyway, even if I wanted to. And I tried finding local stuff but they paid a lot less, and I was like, "Why the heck am I doing stuff that I don't even want to do?" And so that was the journey of paying off \$70,000 in debt before this baby was born, and then trying to figure out what the heck I want to do with my life, which is kind of a crazy time to be doing that when you have a brand new baby. I wouldn't suggest it to anyone, but that's the way I went.

Grant: Nothing like a baby to screw everything up.

Jaime: Totally.

Grant: I was in kind of the same boat. I know you and I have talked about it where I was doing a deal for a little bit and just dying inside and didn't feel like I wanted to do it. My wife was I think five months pregnant with our first child whenever I quit and didn't have anything lined up, wasn't leaving something to go to something, and everyone looking around you like, "Are you sure? Have you thought this

through? You've got a kid on the way," in the back of your mind you're like, "I think so, but also I don't know. I just know I can't keep doing this anymore.

Jaime: Yours takes guts though, because you're the guy. Me being the woman I was going, "Well, at least I'll stay home for a few months." And that's admirable, right? Like I'll stay home for a few months, figure out as I go and then I can always go find something if I needed to. But for you switching, being the breadwinner, like that's crazy. Go you.

Grant: Good times. Good, happy memories. We're both happy that it worked out either way now.

Jaime: Definitely. It's so easy to look back and be like, "Hey look, that worked great. Good."

Grant: Yeah, thankfully that didn't blow up in our faces. So did you not leave the corporate job until— did you get pregnant or what was that timeline like?

Jaime: So I decided that I was going to pay off all the debt, I got pregnant two months later, so we sort of have that timeline, like oh, baby's going to be born. I wasn't debt free before my son was born, he was born in December of 2006. I still had a bit of debt that I had to pay off, so what I ended up doing was going on maternity leave with my work, going back to work for a few months, so that way we could pay off the debt completely and have some emergency funds, so I wasn't willing to quit without an emergency fund. And then I quit when he was four months old.

Grant: Nice, so you've got at least somewhat of a runway built up, you've got a safety net there, you quit, and then what are you spending the next few months doing? Because again, you described it as like that quarter life crisis of going, "I went to college for this, I've got the degree, I've got the expensive piece of paper, I've cleaned up my mess, I've got this new kid. My life is completely wide open in front of me. What do I want to do now?"

Jaime: It did not feel that way because my son was so colicky and had such bad allergies that I didn't have any time to really do anything. He didn't sleep more than a couple of hours at the most until he was nine months plus. And so I thought this was going to be this happy go lucky time of me like having a baby and figuring this stuff out, but it was a little hellish, just so everybody knows. And so it actually took me a good solid year, which is crazy.

So what I ended up doing in the meantime was I started to project manage for my friends who had this viral video online called the Diet Coke and Mentos experiments, like a long time ago.

Grant: Yeah.

Jaime: Yeah, so they're good friends of mine and they were on Letterman, I got to go to Letterman with them and a whole bunch of other really fun stuff. So I was working maybe five or ten hours a week doing that, project management. And so that to me was going like, "Is this what I want to do?" I was trying to think if I wanted to be a consultant, if I didn't, and so that sort of tide me over a little bit until I could figure out what I wanted to do, but it was sort of one of those soul-searching processes.

I read every book, I read Dan Miller's [48 Days to the Work You Love](#), I read a book by Barbara Sher called [I could Do Anything I Want if I Only Knew What it Was](#). So many books that I would just like consume going, "What do I want to do with my life?" Which at the time seemed like I really had to come up with this answer and I try and tell people now, "Enjoy the process as much as you can. When things are open

it can be fun and exciting to go, 'What is my life going to look like?'" Instead I was miserable going, "I don't know what I'm going to do with my life?"

Grant: Yeah, I felt the exact same way and I think so many people find themselves in that spot. Like we feel the need to know what are the next 20, 30, 40, 50 years look like, and realistically it's like, "No, no, you're probably—whatever you choose to do in terms of a career today you're probably not going to be doing in 20 years. So pick something that you can stick with for a few years, pick something that's appealing where you can make a living and pay the bills, but take some of the pressure off, like the one thing that you pick that doesn't have to be the thing that determines your life's legacy over the next 50 plus years."

Jaime: Yeah, that is way too much pressure, and that's what I was doing to myself like, "What is my life's purpose?" And finding your life's purpose by just sort of sitting there is not good, it's just not good. Now I know so much more, I've taken so much action I know what I'm good at and I'm sure it's going to change and get better as I go, too, but I've learned so much just from picking something and moving forward.

Like when I picked coaching I remember I went on a cruise with some friends of ours and I was trying to help him through his business and his transition and all that fun stuff, and I was like, "I wish I could do this all day." And it was funny, because I was jaded, I thought coaching was dumb by the way, I was very dead-set against it, I was like, "Yeah, no way in my life I would ever be like a life coach or a coach." I don't know, it just sounded really hokey to me; I was very analytical.

And this was a long time ago, this was probably six, seven years ago. And so thinking about what I wanted to do, I didn't even want to do the thing that I probably should have done and so that even took some time, really warming up to the facts and I met some coaches that were actually good and amazing at what they did, and I decided just to go to Coach University, because I was like, "You know what? This is going to teach me some amazing skills. Whether I become a coach or not, it is going to teach me some awesome skills about communication and listening, and that sounds good." And that's the only reason why I ended up going that route. And I'm thankful, so thankful that I did, but it was a very long process, starting to move that way.

Grant: Got you. Very cool, so then you also—you kind of connected with a mentor along the way who kind of helped, just brought you under his wing and kind of helped build up your business. Tell me more about that.

Jaime: That was huge. So I had been on my own for a while beforehand and what I ended up doing was contacting my biggest competitor actually, in the state—I was from Maine, I just recently moved to Austin, Texas, but I was from Maine in the middle of nowhere too, like the town I lived in had 2,000 people in it.

But one of the guys in the closest towns was a business coach and I remember going, "I need to size him up." He's 60 years old, he owned a million dollar business, like he had the credentials like crazy. I was like, "Hey, I'm 25." And everybody looked at me like I was crazy.

Grant: Don't squash me.

Jaime: I know, exactly. And when I ended up talking to him we ended up having like a three hour conversation and he was explaining to me like, "Oh, well why don't you actually hone in on the younger crowd, and why don't you—" he was helping me so much, it was awesome. It wasn't what I thought at all, I thought we were going to be sort of sizing each other up.

In fact he was looking for somebody to mentor, to sort of take under his wing, to groom actually, to take over his business later, because he was 60-something. And we ended up hitting it off and he asked me to be his mentee, and I was like, "Yes, please. Show me everything you know." And it was this crazy—like I worked for him for free for six months, probably working you know five, ten hours a week, and he had me cold calling people, he had me doing so many things that made me so uncomfortable, and I helped him with his tech issues, because I'm a geek, so he had so many tech issues, he was so bad at that.

So I helped him, he helped me, and then I ended up working with him, so I actually became one of the business coaches underneath him and worked with him probably for almost two years until I realized I live in the middle of nowhere in Maine, I have a degree in IT, why am I not online? Especially because Maine is the 49th worst state in the US for business, which is always fun.

Grant: Well done. Bravo.

Jaime: I know, right? Wahoo.

Grant: So like how do you feel like seeing beyond that bubble of "this is all I know, this 2,000 person village that I've grown up in and that's my only understanding of the world. How do I see beyond? Like there's whole other 'land of opportunity' that exists out there." How did that work for you?

Jaime: So I knew something existed, right, because I was a geek and I used to read blogs way back when. So seeing that that existed was really cool, and I'm a big geek and love technology, so I started seeing these amazing things online. I had no idea how to do that, I knew nothing about online marketing whatsoever, but I knew that that was sort of the way it was going. Seeing what the internet has done.

The fact that I could be in a town of 2,000 people and reach anyone? Really, really inspiring. It doesn't matter where you live anymore, thankfully. So the funny thing is is looking at my history, I mean I only moved to Austin three months ago, so I was probably the most well-connected person in Maine. So I was the girl that knew all the millionaires, I had interviewed over 100 millionaires, from this town of 2,000 people, it does not matter where you live at all. You can connect and get in touch and network with so many incredible people now, just because you have a computer with internet.

If I didn't live in this age I don't know what I'd be doing right now, but thankfully we have these resources that are inexpensive that anyone can deal with. I mean I have clients in Belgium, I have clients all over the world and it's insane that I would be in the middle of nowhere in Maine, like in the woods—seriously, I had five acres. So I was in the middle of the woods chatting with someone from Belgium, and so we are just really lucky to be in the place we live in now, and I think it's only going to get better.

Grant: Several people that I talk to, and I found this when I started speaking, that whenever I reached out to people that were doing something similar to what I wanted to do I found them to like not be competitive or guarded, I found them to be like, "No, I'm happy to help." You know it's just realizing

that the pie is big enough for all of us to have our small little sliver of it and be a part of something that's bigger than ourselves.

So that's cool that the guy that you worked with and talked to, that it wasn't like this, "I'm going to size you up and I'm just going to see what my new young gun competitor's doing," but it was more like, "No, absolutely, there's plenty of space for both of us."

Jaime: Well—and the funny thing is he wasn't totally like that. I love him dearly, love you, Kirk. But the only reason why he took me under his wing is because he saw as an asset and not a liability. But there was only so many business coaches that—not that could succeed there, there's a lot of businesses there, but it was like, "Oh, what are they doing?" And I think he thought I was so underqualified that it wasn't a threat. So whatever.

But the good news is that once you're online—we've talked about this before, I have so many friends that are doing similar things as me and that is amazing, because we can share audiences. If I can do a guest post on their site we can share audiences, there's enough room on the internet for everybody that's doing things that are similar, assuming you're doing really high quality, not shady stuff.

And so the act of collaboration online is just so insane, very different than it was you know in a small town or in at least a small area, there's only so many people. But on the internet, I mean it's the whole entire world, so we don't have to worry about that stuff as much.

Grant: For sure. So you're doing the coaching thing for a bit. At what point do you just wake up and have this light bulb like, "I should interview millionaires and record it." Like how does that actually come to be?

Jaime: Yeah, that's a funny story. So I left Kirk because he said that he couldn't pay me to try and figure this online stuff out. I was like, "I completely understand, but I really need to figure this out." So we left on wonderful terms, I still talk to him today, and so being able to go, "Ok, crap. Now what do I do?" I felt like I was starting over again.

I took some of my clients, thankfully they didn't want to leave me, I offered you know to give them to him because I felt like I owed him something, but they ended up coming with me, so it's not like I was making no cash, but being able to come online, I had no idea what I was doing, none whatsoever. And one of the very first things I did was create a mastermind group of people that actually did know what they were doing on line that I could sort of lean on, and the idea for the millionaire interviews actually came from a mastermind group meeting that we had. It was probably six months after it started.

I was blogging a lot, I remember going, "I am not a writer." Like it takes me forever to write anything and I feel like I don't do that great of a job and I have to have people edit it. And two of the people, Pat Flynn who runs a site called www.SmartPassiveIncome.com and Maren Kate Donovan who now owns a company called Zirtual, which is—you know just got funded for two million dollars by Tony Hsieh, which is insane to see how much progress she's made in like three or four years, because she was a blogger and podcaster beforehand.

But both of them had hit—you know knew a noteworthy list and iTunes, and they were like, "You should interview people, because that's going to make it so much easier for you to create content." And Maren goes, "You should interview millionaires," and I'm like, "That's a great idea. I would love to do that. I

don't know anyone at all, and I'm sure no one will say yes to me, but that's a great idea." And so even then I always talked myself down like, "I don't know how the heck," so I asked Kirk, my mentor, "Hey, do you know any millionaires?"

And he's like, "Not anyone that's willing to come on your show and say it."

Grant: You know it seems like you've always done good at just kind of taking action and reaching out and connecting with people in almost a cold call-type setting. You reach out to the business coach who becomes the mentor, you kind of have the cold introductions to doing the mastermind, you're reaching out cold to these several millionaires. Is it like a confidence thing or is it like I've got nothing to lose here, so let's give it a shot. Where does that come from?

Jaime: That's a good question, nobody's ever really brought those pieces up. I was scared as anything. Like it was as if—whenever I actually ended up doing this I got enough confidence one day to just go do something kind of crazy and so I just went and did something crazy, especially on Kirk's—because he's the one that actually had me doing like 50 cold calls a day. So I started to get a little bit more used to it, so reaching out to the mastermind wasn't as bad, but being able to at the very beginning, man that's probably the only solid thing I did all week was email Kirk and be like, "Hey, do you want to meet for coffee or something?"

Because I was so—I wasn't a hustler. Like when I was younger I was, but doing something like that seemed so far out of my comfort zone. I was almost an introvert, I was an artist, so I was an artist and a computer geek, and so not the type of person that I am today where I connect with people all the time and I utterly love that. There's no way I could have picked this in high school by the way.

I did a speaking gig at a place where my mom's friend was, she's the one that asked me to speak, and she was like, "I could never in a million years ever think that you could be up in front of all of these people." She goes, "You were the girl over in the corner drawing and reading and not wanting to talk to anyone."

Grant: That's awesome.

Jaime: And so you don't know this stuff until you start diving in and realizing what you're good at. Now if I didn't do this stuff, I don't—like it's part of me, it's now who I am and that is just so exciting and I never would have been able to find this out if I didn't start jumping outside of my comfort zone, as uncomfortable as it is, and really figure out what I was good at and what I really enjoyed.

Grant: What were some of the—like the doubts, the insecurities, the fears that you were kind of wrestling with in the back of your mind of going—like you even said that coaching, "It's hokey, I'm kind of this artist, I don't know what I want to do with—" what are some of those where you're finally like, "Ok, let's just swallow all of these things and get rid of them, push them aside as best as possible to deal with them." What were some of those like fears, insecurities, and doubts you were wrestling with?

Jaime: So who the heck do I think I am? Why would anyone talk to me? I'm not good enough. I mean they're classic, but they run your life when you're in them. Now it's so much easier for me to see—not that I don't have them, because everybody has them come up as soon as you're pushing the envelope, it's like, "Oh, I'm not good enough. Oh, I kind of suck." Like who do I think I am no matter what I'm doing, but what I've known from the past is one you can start figuring it out and pushing past it,

especially with action, you start to realize like, "Hey, that actually wasn't that bad." Or especially with the millionaires, I didn't think anyone was going to say yes to me, I mean I really didn't. I thought I was going to do one, maybe.

Grant: A one episode podcast.

Jaime: Seriously. So I emailed three people and all three of them said yes, and I was like, "Whoa." And I was like, "Ok, well let's make this last." So I did one episode a month at the very beginning.

Grant: Just to stretch it out?

Jaime: Yeah, like I don't know how long it's going to take me to get someone else to say yes. And then I ended up getting so many, I was like, "Well I'd better make this a weekly podcast, otherwise it's going to take years for me to get out." And so it's just sort of funny the way—I mean I set myself up for mediocrity I guess, and then realized, "Hey, this is actually easier than I thought." And then ended up pushing farther.

And so being able to have—and having mentors and mastermind groups going, like, "Well why not? Go do this and look at what you did," and supporting you the whole way is extremely helpful, because other people can see how you shine way better than you can see things. I mean the fact that I have people that can tell me what I'm good at and I'm like, "Oh really? I guess so."

Interviewing, like I get people emailing me all the time going, "You're an amazing interviewer," and I'm like, "Wow, I was really horrible at first, though." So it took me a really long time to actually believe that I was actually a good interviewer. Once I heard it enough times I was like, "Oh, maybe I am kind of good."

Grant: Yeah, well—and it's the same way I've kind of felt like with speaking. When you first start doing it you're just—you're horrible at anything, but the more you do it the more at bats you get the more you're like, "Alright, that wasn't perfect, but it went better than last time." I think your confidence in that skillset starts to grow and develop over time.

Jaime: Well that's I think the key. I remember my mentor talking about those 50 cold calls and he's like—I was shaking, like I am not the type—like I was shaking on my first millionaire interview, I was shaking doing cold calls, like I am so bad at this, and I turned bright red, too. So speaking, like I still turn bright red.

So going into like something that's super scary for me takes a lot of courage. Sitting there, having the numbers dialed and the phone going, "Ok, I'm ready. I'm just going to do this, it's just going to take five minutes and I'll be fine."

Grant: "Be strong, be strong."

Jaime: I know, which is so funny. And then you make—you do so many of them. He had me do so many of them I was like alright, let's bang this thing out. So the more you do the easier it comes. You've done so many speaking gigs you know exactly what you're doing now. There's nothing unknown—well barely, you know some situations are different, but so many things are so known.

For doing the millionaire interviews for me, I am so used—I've done 140 of them. I could do—I prep for five minutes beforehand maybe. I go, "Who is this person I'm talking to? Alright, cool." And that's it.

Whereas before it was hours of preparation. And so being able to just do it 1,000 times, you're going to get good at it no matter what it is, even if at the beginning you feel like you're the worst person in the world at it.

Grant: Sure, absolutely. Looking back, so you're 24, you've got \$70,000 in debt, not really sure what you want to do, you've got a new kid there. Looking back, what advice would you give to yourself today?

Jaime: I wish I had gotten rid of those "I'm not good enough" thoughts before, because I think it really held me back a lot. I also got the "I look too young" so what do you do with that, right? I used to get carded for movies when I was 24, I had a kid and I was married for years and I was carded for movies and scratch tickets.

Grant: You'll value that at some point.

Jaime: I do, now people think I'm 25, I'm like, "Sweet, I am so much older than that." But being able to see that then it just sucked and it made me feel really down about it all. And instead, I really wish I had honed in on this, and I think I tried back then, it's just that I wasn't there yet. Maybe it just took time. But being able to really go—nobody is stopping me except me. I can take whatever actions I want, I am totally good enough to be able to do this and even if I'm not and I start taking action and it doesn't really work out so well, I can learn from that and keep moving forward.

And while I knew this very logically, I read all the books, it's very different putting it to practice, and so thankfully I had that coach which really helped push me, but I did not do that for the first almost year and a half, two years, I was sort of floundering. And so being able to have somebody supportive earlier probably would have been a good idea too, but of course I didn't know what I wanted to do with my life, so it's hard to find a mentor when you have no idea what you want to do.

Grant: Show up for session one going, "I have no idea what I need help with. I just need it all."

Jaime: Yeah. But I really wish I honed in on that side of the fence by taking action too, not by listening to my thoughts and thinking things. I don't think that that really creates as much change as we want it to, I think having that action and moving forward is what really—it makes you look back and go, "Wow, look how far I've come."

Grant: Killer. Very good stuff. Now obviously in 140 interviews with millionaires you've learned a few things along the way and you have been generous enough to compile those into book format, [The Eventual Millionaire](#). So tell us a quick snapshot, what's the book about?

Jaime: So the book is really for people that are stuck in day jobs or knowing that they want to do something else and they don't know what. So it goes through the story of how I paid off \$70,000 of debt, because I really think you have to hone in on your finances beforehand so you get a good ley of the land, because I don't know how you quit, but I could not have quit without some sort of safety in my back pocket going, "Ok, worse comes to worse, I know exactly what's on the landscape." So paying off that \$70,000 was huge for me.

But then what it also goes through is how millionaires started their business. So at the very beginning what were those steps that they did, what did they say wasn't worth it, what was really worth it, how did they find their ideas if they wanted to get in business. I mean there was three key ways, so it wasn't this huge myriad of a ton of different things.

What businesses work, what don't work? Did they have fear? I have a whole chapter on did millionaires and have fear, and you know I'll spoil it for you, yes they did.

Grant: Spoiler alert, indeed.

Jaime: I know, and it totally talks about like how they got past that fear and it talks about how to find a mentor, for free by the way, too. Like not necessarily having to pay, I pay for my mentor now—well I pay for my business coach, I actually don't pay. I have five mentors, I don't pay any of them. But being able to find them and then get them to say yes is a big thing too, so that's all in the book too. It's a whole bunch of amazing things that I learned from millionaires.

Grant: Very cool, and I actually have my own copy and I've read it, and it is delightful and wonderful. So if you're listening to this, pull over right now wherever you are, and if you're in the gym pull out your phone, you need to get this book, [The Eventual Millionaire](#). Go on Amazon, Barnes & Noble, wherever fine, excellent, quality books like this are sold, make sure you pick up your copy.

Well Jaime, thank you so much for sharing your time with us. Where can we find out more about you?

Jaime: Well the other thing, Grant, I would love to give away a copy of my book to one of your people if you're cool with that. I know I just sort of threw that on you, but I didn't tell you that before. Yeah, I will totally send you a book and you can send it out to one of your new listeners, I'm super excited about that.

So yeah, you can find out more about me—if you want to know all about the millionaires you can go to www.EventualMillionaire.com, they're all for free on there, you can also check it out in iTunes, just look up Eventual Millionaire and you can subscribe right there.

Grant: Yeah. Make sure you do subscribe, because it really is just some phenomenal interviews with some people that again, like Jaime described, you or I as listeners may think that are just untouchable, that we could never get in front of them. Jaime has magic powers, she's been able to connect with them and we can learn some of the insights that she's gleaned from them, so make sure you check that out. So Jaime, always good talking with you. Thanks for sharing your thoughts and your journey with the rest of us.

Jaime: Thank you so much for having me on, Grant. I really, truly appreciate it.

Grant: Alright, you're awesome. Alright, well there you have it, the interview with Jaime Tardy of Eventual Millionaire. I hope you enjoyed that, hopefully that was inspiring and encouraging to you, I know it was for me. So as always, you can find all the show notes, links, everything that we discussed and covered there at www.GrantBaldwin.com, you can go to www.GrantBaldwin.com/JaimeTardy, so make sure that you check that out, check out the resources and info that we covered there.

Also, I want to ask you a little favor here. As you know we are just getting this podcast rolling and there are many podcasts out there and so we want to help just be able to promote this to as many as possible, be able to help as many people as possible, and hopefully if you've found it encouraging, if you've found it beneficial to you, we would love for you to help us just share that message and to share these episodes with other people as well.

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Anyway, thanks for hanging out with us, thanks for tuning in, and we'll talk to you again real soon.

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