

Social Media For Mompreneurs

EP 143

How To Grow Your Wealth and Protect Your Future With Christine Sarno



Hey friends, maybe you started your business to gain financial freedom or create more wealth for your family to enjoy more things in your life. Or maybe you're determined to make more money to retire early, provide for your kids' college, or add extra vacations from time to time. Whatever your goals are, it's definitely not easy to do and can cause some anxiety over your future, or even some confusion on what to do with your money today. My friend, Christine Sarno joins us to help you establish a financial platform to not only give you peace of mind, but understand that you are deserving of money and how you can become more intentional about your financial security and independence. Get ready for an empowering episode.

Hey there sister, welcome to the Social Media For Mompreneurs podcast. I'm your host, Allison Scholes. And I am on a mission to help mompreneurs like you ditch the Instagram overwhelm and take control of your time on the app and build an extraordinary brand and business, but still be fully present with your family and just be crazy happy with your life. This show is filled with Instagram strategies, marketing hacks, branding and business tips with the side of copy and Jesus. If you're ready for some juicy content, you know what to do. Hand your kiddos those tablets, open those juice boxes, grab your coffee, whiskey, or wine and let's dive in.

[Boss Lady In Sweatpants](#)

Allison Scholes:

Hey, everyone. Welcome back to the show. And I'm really excited for you to listen to my guest today. I know that you are going to absolutely love what she has to say because not only is she going to motivate you, but she is going to empower you to not only look at the how of your financial freedom, but really look at the why for your financial freedom. So welcome Christine Sarno to the show.

Christine Sarno:

Oh, Alison, thank you so much for having me. I am so pumped to be here with you and to, to chat with you and, and connect with your community as well. So thank you.

AS:

Awesome. And I was doing some reading before we started here. I was kind of checking out your stuff and I read that you have over 25 years of leadership experience in media, promotions, and tech in both corporate and startup environments. And I also read that you have worked closely with clients across a broad range of industries that include both like your global fortune 500 and fortune 100 companies. Now that is, like, really impressive and really cool to read. I also know that you are all about financial education and empowering women to create their financial freedom. I want to know what led you to this path.

CS:

Uh, Alison, man, you make me sound so much more amazing than reality is.

AS:

You are amazing.

CS:

They know. I appreciate that. Thank you. You know, it's um, this in a couple of weeks, I'm turning 50. So, you know, having had that amount of experience obviously has a lot to do with, you know, how many times around the sun, right? That I've been able to travel, but long story short, you know, I think over the course of my career, um, and especially working in the corporate side, you know, I, I, when I graduated from school and kind of entered the world of media and sales advertising, it was, it was a pretty cutthroat, very male dominated industry. And I realized very early on that I had to be super mindful and intentional about how to make money, how to earn, you know, from a very empowered standpoint, um, and do it in such a way where, you know, you're in an environment which unfortunately, you know, let's fast forward 25 years later, you know, there's still a significant wage gap between men and women, you know, and we haven't really done a lot to be able to improve that.

CS:

And you know, if you're a woman of color, um, unfortunately, you know, that wage gap is the spread is significantly larger. So, so I think with that, it's, it really kind of motivated me to tap into in these last couple of years, pivoting to a place where from a career standpoint, I just, I want to change that. That is, that is a big passion of mine. It is, you know, has always been my mission in working with women throughout the course of my career, whether it was on the client side with intro organization, you know, I would find myself counseling women to negotiate for that promotion to earn more, to really understand kind of what their employee benefits provides to them and how that they can plan for the future. You know, it's- money is really a tool to, right, create the life that we want, but we have to, we have to be the ones to pick up that hammer, that screwdriver, right. And use that tool to build it, to construct it. So that, that really kind of, you know, that really, I would say inspired me to, to move in this direction. And I think it's primarily fueled by my own upbringing as a child, you know, so, and I'm happy to go into that if you want to know.

AS:

Well, I, and I kind of want to tap in that, to that a little bit, because as you were talking about getting into corporate, climbing the ladder, and it's very in the, you know, being, I don't want to say like bro marketing, but that bro environment, I started off when I graduated college, I was in the banking industry. So of course I was just surrounded by men. You know, they were all in charge that all men were the board of directors. And I just felt that I did not belong. But what I also felt, too, is I knew I didn't want to be in that environment. And I think a lot of my listeners probably came from some sort of corporate or employee based job. And then they decided they wanted to maybe just quit and start a business from home or have their babies, but still create something and be a part of something.

Do you think, because I think I felt this at some point that we are now, women are naturally nurturers and givers and that's all we want to do. Do you think there is something that women need to be taught or understand or be better supported to understand that we are deserving of money? Do you think that's a huge issue is it's not only like, yes. Cause I find that, you know, yes, I want to make six figures or I want to be able to make this money and provide all the vacations in my family. But I think there's like another piece of that, but do I feel deserving of it?

CS:

I mean, you make a great point here. I think, and I, going back to the whole deserving piece, you know, I, my mom, my mom is Chinese, right. I had a Buddhist mother at a very strict Irish Catholic father, but I lean more towards, like, the spiritual side of my upbringing. And, you know, I would say here's a couple of things. If I may, from a very spiritual perspective, we are already deserving it's we don't have to earn anything. We don't have to fight to be better. We don't there's, you know, we are already in this very moment deserving of the life that we want. Right. You know, and it took me many, many years to really kind of come to that place of just, I guess you might say grounded-ness and clarity about the fact that the life that I want to create, I am deserving of it already. You know, now it's up to me, right. To take inspired action to do it.

But with that said, you know, a couple of things, like I come I'm gen X, right. You know, turning 50 this year. And we went through a lot of stuff, you know, it's, most of us did not grow up with, um, sound financial skills in the household. Right. It's not part of school curriculum, which is still unfortunate. It's not taught in schools. I mean, you know, we went on the Pythagorean theorem, but nobody taught us how to balance a checkbook. Right. Or not get into credit card debt. Right. And so we, we learn in life what money means to us. And so if there was financial instability in the home and look, most of us were products of divorce and we saw kind of what that did financially, I think for a lot of kids and especially women, um, who oftentimes got the short end of the stick.

Right? So we, we attach fear and instability and insecurity, right. And financial struggles with that. And, and so long story short, I think the best way to put it is that we cannot be so hard on ourselves, right. About what we know or don't know. And especially what we don't know about money. Sometimes we just don't know what we don't know, you know? And I think oftentimes as we kind of go through life, trying to figure out how to navigate curveballs, that we haven't necessarily been educated about or trained about, you know, how to deal with it, you know, it's, it, it can actually make us feel less confident, more overwhelmed, you know, just there's shame and attach, attach, you're attaching shame to like money decisions that we've made. And then that just kind of continues to feed into this feeling of, you know, I don't deserve the life that I want.

CS:

I can't do it. You know, I should have known at this point in my life, I should have made smarter decisions. And I hear that a lot from women and it just breaks my heart because it, all it does is it continues to, to feed into this mindset and heart set that, you know, we can't have the life that we want financially. You know?

So, so I, I do agree with you. I think this idea that we're not deserving, there are so many different factors that are out of our control, but I think kind of getting to a point where we can be gentle with ourselves, you know, and learn through action, which is learning about money, getting financial education, leaning on mentors and, you know, and experts taking proactive steps to, to really do the things that we would like to do and need to do to change our money situation. I think that helps us to heal.

AS:

I love that. So let me ask you another question. How can women establish a financial platform that gives her peace of mind?

CS:

Oh, this is a great question. You know what Alison, I mean, if I may, you know, and if you're open to sharing, like what, what does that financial peace of mind picture look like for you? You know, what are some of the things that you think about that give you financial peace of mind? I generally flip the question back because everybody's definition of that is completely unique and specific to what it is that they want.

AS:

Right. Well, I think for myself, my financial, cause I'm in a, I feel very fortunate and very lucky that I have a wonderful husband that works very hard, that has allowed me for years to stay home and be the mom that I wanted to be.

I started my business, not because I needed the money because I just really enjoyed it. And I wanted to feel good about myself for something and just empower other women. So for me, financial, like my financial platform, or I w– I don't want to say financial freedom, but what it looks good to me is being able to go above and beyond what we are already doing without it hurting us financially. So taking the extra vacations, that's what I want to do. That's what financial success is to me, being able to invest back into my business and do something different. That to me is financial success, but I'm sure my story might be a lot different from other women.

CS:

I mean, but your story is, is specific to you. And I can tell you, I've not met a woman that has the same exact story of what financial freedom right. Or financial security means for them. And generally when I work with women and thank you, thank you for sharing that because that's one of the, that's one of the first questions I ask, like before we start talking about, you know, the block and tackle steps of how right. Let's figure out what that picture looks like. We've got to have some really strong clarity about what we want our life to look like today and in the future, and then really dig deep and understand the why behind it.

And once we've got that set, right, then we start talking about the steps that we can take, you know, is it investing in the market, right? Is it, you know, making sure that we are setting up a retirement account, um, right. And that it's being funded in such a way that, you know, you're helping to kind of achieve that financial goal, whatever that goal looks like. If it's a magic number by, you know, the average age of 65, when most people think about taking their foot off the pedal a little bit.

Or college education for my kids, what do I want that to look like? Right. Do I want to fully fund a four year private university for them? Right. Or do I, I want my kids to have some skin in the game, you know, and I'm willing to invest this amount. And if I am willing to invest this amount, right, then we start getting into the weeds, right. Do you live in a tax advantage state, right. Is there a tax advantage 529 program? That makes the most sense, right.

But if you're talking about, Hey, I want retirement to look like this. Are we simultaneously deploying dollars towards retirement in an efficient, effective way?

So I don't really talk about that stuff, but I, until I have a chance to talk to women about what it is, that's keeping them up at night. And what is it from a dreams and goal perspective that is just rocking their world, that they know that they can stick to the plan because they are so inspired by what it is they want to achieve. That is so heartfelt, important to them that they're going to continue to allow those dollars to be pulled out of their checking account, right to fund a brokerage.

So, so that is that's when I think about like a financial platform for security, right? Each of us have to take a moment to really kind of decide what that is. And sometimes it's, it's hard. A lot of times, most of us is working, working moms. We're going a million miles a minute. We're coming from a very reactive place in life. It's very tough to be proactive and really sit down sometimes and go, okay, I have so much clarity around what I want to do and what I want to have to be able to even think of it, the next step, which is the action plans. So.

AS:

Hey, just a quick reminder that the Insta-Accelerator Academy is now open. If you're sick of jumping from coach to coach, and course to course, to not only build your business, but explode on Instagram, then this membership academy is the answer. Not only do you have access to a ton of Instagram and business building bundles, which you can do at your own pace, you'll also have access to monthly coaching calls with me and a private community of other entrepreneurs who have your back. If you're ready to take back control of your time spent on Instagram and grow your brand in business with ease and confidence, and finally show up on social, the way you were always designed to do by the grace of God. Then head to bossladyinsweatpants.com and join the academy. No need to dump thousands of dollars into masterminds and high ticket coaches. Get the clarity and competence you need that costs less than your monthly manicure. I'll see you inside the Insta-Accelerator Academy.

AS:

I'm curious on your opinion that, um, I see a lot in the online space, Facebook, Instagram, probably LinkedIn. It's a lot of business coaches out there always putting out there I can help you grow your business to six figures and beyond. And I find that, in my opinion, that puts a lot of pressure on women entrepreneurs because now they feel that they are chasing this idea of that is financial freedom. That is financial and business success getting to six figures. So when you started talking about really understanding what your financial platform is and what you want for yourself, I want our audience to understand that it's not exactly a dollar amount, is it?

CS:

No. I mean, in my opinion, I agree with the acid. And who the hell said like six figures is like the Mac daddy number. I mean, you know, for some people it could be like, I'm happy. I'm happy if my business throws off 50 grand a year. This fits within my vision of, of a, of a financially free, happy life. There's some people that are saying, Hey, you know what, until I hit seven figures, I want a seven figure business.

But you know, at the end of the day, you know, somebody else's definition for your success is exactly that. That's somebody else's definition, not yours. And so, again, as women, we have to take this pressure off ourselves. It's kind of this, one of the things that I love about social media is that, I mean, it gives you the ability to cast a very wide net and connect with people that are just in alignment with you that just get you and you get them. You know, I love that. I really do. There's so many positive aspects of social media.

CS:

One of the negative aspects of social media, which I know, you know, is not uncommon. And we it's, it's, it's literally this whole compare and despair...

AS:

Yes.

CS:

...Tail spin that it throws. I mean, and with those of us that are moms, I mean, I've got two teenagers. Like I worry, I really worry about, you know, the, the, the additional social pressures that they're faced with because they see filtered pictures, you know, of kids, their age that are living perfect lives and have got, you know, 10 million followers on TikTok. And it's like, you know, and they don't even get the invite to go see a movie. I mean, that's, this is really tough. So I said, from my perspective, you know, again, it goes, and I love your question.

We really do. I think as women need to get to a place where we can clearly and confidently and, um, and joyfully peacefully define what that picture is for us in terms of what we want our financial life to look like. Right. Whether it's our personal finance, whether it's in our businesses, you know? So I agree with you. I think we all have to kind of get to that, that personal place and have lots of clarity around it.

AS:

I think that is so important because what we're seeing out on social media, it's almost like you're chasing someone else's idea and it's not your idea, but it, that gets lost and it gets lost quickly, especially when you're in the scroll on Instagram and Facebook. And you're seeing all these pitches about, you know, scale your business to six figures and beyond, and only work 15 hours a week. Sounds great.

CS:

Right. When you're right. You're in a white bikini, right. With your laptop and your iPhone live, living in delight. Yeah. I know. It's like, but you know, what, what I, what, what I struggle with when I see stuff like that is, you know, being on the other side of the desk, what they don't realize, it's like, what does it cost for you to run your business? So sure. You can scale your business statistics, bigger business, but at the end of the day, what's the profit. What are you taking home after all your business expenses? Oh, and by the way, you know, is at, is what you're claiming in terms of your income right. For the year. Is that even enough to cover your monthly nut? I mean, it's just, you know, it's a sure you can make six figures, but you could easily blow six figures and actually be living a lifestyle where you're spending more than what you take home. And that's what you don't see on social media.

AS:

Yeah. And I think too, that us women have a responsibility to show the real life on social media, especially if we are going to be another women's lives and be coaching them through the process. I actually heard a term today, and it really stuck with me, is toxic positivity. And it made me really think because yes, we want to empower women, but we have to also be very careful. And if we're just throwing out positive affirmations and positive this and positive that we're not really showing the true hard work and the vulnerability that it takes to establish your financial freedom, it's not easy. And that will never be easy. And I think, you know, and when I heard that, I was like, that's really good. Like that exists. Toxic positivity.

CS:

Well, I'm an, Alison, I, let me ask you a question. Like, you know, I can't tell you how many days, like, you know, four letters superlatives are coming out of my mouth because things aren't going the right way. You know, I would probably be my social media account would probably be shut down if I posted videos of that all day long, but that happens in my life. And sometimes, you know, I do, I do throw out a curse word or two in posts, but cause it it's, it's, you know, we're human. And if we weren't meant to feel feelings of anger and fear and frustration, right, we wouldn't be feeling those feelings. Right. If we weren't meant to shed tears, we wouldn't cry. You know, we're entitled to have those moments. That's part of being human, you know, and it's not about perfection, right? This is just about a bracing who we are and the best that we can do on any given day and, and to have some grace and love ourselves enough to

AS:

Absolutely.

CS:

Yeah, Yeah. For sure. You know, I joke around about this with a lot of friends of mine who are working moms and it's like, you know, and, and they've said, Hey, you know, sometimes you make it look so easy. I said, what are you? Are you nuts? Like, isn't easy. I mean, um, you, and sometimes, you know, I laugh. I'm like you, of all people should know. That's an, I don't even, you know, it's like, I, it's not even about what hat I'm wearing at the moment. Sometimes I got three different hats on, I've got a ski cap, you know, baseball cap, and a sombrero all at the same time, trying to manage it all and not doing very well and looking really bad. You know what I mean? It's like, but that's stuff that as women, we have to share with each other, you know, and when we get together with our girls, you know, it's okay to say, look, I just, I am struggling. I need some support. I need some help. I need some advice. You know, I'm not having a good day. There's, there's nothing wrong with putting that out there. And if anything, I think people appreciate the ability to connect with another human being on a very human level. So

AS:

Yeah, absolutely. I think women need to stop feeling this concept of feeling guilty for asking for help, because normally everyone comes to, you know, the woman or mom asking for help, but I think we need to be able to return and turn around and be able to ask for help as well.

CS:

Absolutely, absolutely. Awesome. I'm giving you a virtual high five, right? Cause we're not meant to do it alone. We're not meant to do it alone. It is very isolating and very, very hard, you know, and I think the beauty of it is I think even more so, and again, we can kind of go back to what you do and leveraging social media platforms for this it's, it's creating community. Oh my gosh. You know, what a powerful conduit to creating community. And, and I think that's, that's again, that's one of the, the, the things that I do really like about social media, um, is that you don't have to feel alone and isolated. It's a way for you to connect with other people.

AS:

Yeah. I mean, if you can really look at social media, either in a positive or negative light, but you just have to take control over it and use it in a positive way and let go of what you can't control

CS:

Lady. It's just like money right

AS:

There ya go. Yeah, absolutely.

CS:

It's just like money. You nailed, you nailed it literally right on the head. And that's how I feel about money. Money is just a tool. Right. So,

AS:

Well, one more question before we wrap up, because I want you to share maybe a few ways on how women can be more intentional in their lives to get to that financial security and independence that they crave.

CS:

Absolutely. And thank you. Thank you for allowing me to kind of expand on this a little bit. I would say for starters, I think as women, we really do need to kind of take ownership of our financial lives. Whether we are, we have a, we have a partner we're married, you know, or we're single, you know, whatever our situation may be is to, to really get involved right. In our financial affairs, so to speak.

CS:

And what do I mean by getting involved, it's like having candid conversations, um, about planning, right? Having candid conversations about maybe things that might need to be addressed, you know, if there's credit card debt, right. If there's student loan debt, um, really talking more about what our dreams and goals are and starting to really take ownership of there's no right or wrong way to do it, right. It's a personal decision for everyone, whether it's starting to do your own research, talking to financial advisors, mentors, reading books on the subject matter, um, you know, whatever it may be to get more informed and educated the past is the past.

If you weren't taught sound financial skills, if you didn't learn it in school, if we've made financial mistakes, that's okay. Today's a new day. Right. And really it's, uh, it's, it's up to us, right? We get to choose on a daily basis. What we can do to start to kind of change the financial picture, to create what we want to create. So super high level. But I think to allow women to be a lot more intentional about it is, is creating a very positive relationship around money. And that's exactly what it is. It's a relationship. You get to choose how you want that relationship to be. And if you want to choose good, right, you're going to start taking things in terms of actions and steps that are going to be good for you and for the people that you love.

AS:

Ah, so good. So perfect. Um, you know what, I just, this was such a great conversation and I know that so many women are just going to not only feel empowered, but I think they're going to have a better outlook on their finances and want to make a change and take action. Take inspired action, like you said earlier, but I want to make sure that they are able to connect with you. So where is the best place that they can check out your stuff?

CS:

Alright, thank you for, thank you for allowing me to kind of give a shameless plug. No, but I'm so excited to just kind of, to reach as many women as I can. Um, I want to, I just want to create stronger confidence, you know, women that feel relaxed and having passionate about their finances.

So you can find me on my website, which is www.christinejoyluckсарno.com. Um, I think that's the best first place. I'm also on Instagram and Facebook, but if you go onto my website, I've got a free guide that you can download that talks about the three must haves that I always really kind of focus what I teach, um, in terms of creating financial independence for women, you can download that free guide.

CS:

If you love what you're seeing, you can kind of come over to my free private Facebook group to continue the conversation where you're going to be part of a free community of like-minded women, where we're all about empowering each other. And that's called the wing women financial growth strategies private group. So

AS:

I love that. I will make sure that all your links are in the show notes. And Christine, thank you so much for being on the show today.

CS:

Alison you rock. Thank you for having me. I appreciate you so much. And just, you know, giving you big hugs, virtual hugs.

I can't thank you enough for listening today and supporting this show. The best way to support me and grow the podcast is by [leaving a written review on Apple iTunes](#). I promise you, I read every review and take them to heart. And don't forget, head to bossladyinsweatpants.com to grab all my freebies or hang out with me on Instagram [@allisonscholes](https://www.instagram.com/allisonscholes). I'll see you soon.