

Doug Smith: 0:07

Hey, leader, and welcome to another episode of the L3 Leadership Podcast, where we are obsessed with helping you grow to your maximum potential and to maximize the impact of your leadership. My name is Doug Smith and I am your host, and today's episode is brought to you by my friends at Beratung Advisors. We also recorded this episode live from the new Birgo Realty Studio. If you're new to the podcast, welcome. I'm so glad that you're here and I hope that you enjoy our content and become a subscriber. Please hit subscribe or follow in whatever app you're listening to this through, and you will get new episodes delivered to you every single week. And, as always, leader, if you've been listening to the podcast for a while and it's impacted your life, it would mean the world to me if you'd leave us a rating and review, and we made this really easy for you. There's a link in the show notes that says rate this podcast and it'll take you right to where you need to go and show you how to do it. It takes less than 30 seconds, so thank you in advance for that. While leader, in this week's episode, you're going to hear my conversation with Ramsey personality Jade Warshaw. If you are unfamiliar with Jade, let me just tell you a little bit about her. Jade Warshaw serves as a debt elimination expert, financial coach and co-host of the Ramsay show. Jade has a professional background and entertainment and has performed in over 92 countries worldwide. She has appeared on Fox News and Cheddar News and has been featured in Fortune magazine. Since eliminating over \$460,000 in debt with her husband, Sam, Jade has been helping others achieve financial peace as a co-host of the Ramsay show, the second largest talk show in America, jade helps people pay off debt by teaching them to shift their mindset and actions around money, and I loved Jade. She's high energy, like I am, and so love this conversation, and in it you're going to hear her talk about her journey of being, as I mentioned, nearly a half a million dollars in debt and how she became debt free, her best advice for helping you to become financially free as well, how she became a Ramsey personality and what she's learned by working for Dave Ramsey and who her favorite Ramsey personality is, and so much more. You're going to love this interview, but before we dive in, just a few announcements. This episode of the L3 Leadership Podcast is sponsored by Beratung Advisors. The financial advisors at Beratung Advisors help educate and empower clients to make informed financial decisions. You can find out how Beratung Advisors can help you develop a customized financial plan for your financial future by visiting their website at beratungadvisors.com. That's B-E-R-A-T-U-N-G-Advisors.com Companies and investment products and services offered through LPL Financial, member of FINRA and SIPC. Beratung Advisors, LPL Financial and L3 Leadership are separate entities. I also want to thank our sponsor, Henne Jewelers. They were jewelry earned by my friend and mentor, John Henne, and my wife Lara and I got our engagement and wedding rings through Henne Jewelers and had an incredible experience. And not only do they have great jewelry, but they also invest in people. In fact, for every couple that comes in and gays, they give them a book to help them prepare for marriage, and we just love that. So if you're in need of a good jeweler, check out HenneJewelers.com. And with all that being said, let's dive right in. Here's my conversation with Jade Warshaw. Jade Warshaw, welcome to the L3 Leadership podcast. I know we were just talking and you are the final Ramsey personality that I have not interviewed, so I'm very, very excited about this and, speaking of which, welcome to the Ramsey team. I

know you've been there for a while now, but for those listening and who may have no idea what a Ramsey personality is or what they do. Can you just give us an overview of who you are and what you do at Ramsey Solutions?

Jade Warshaw: 3:18

Yeah, I mean the personalities, we all kind of have our own spin, but we're really just here to bring the message of what we teach here at Ramsey, which is you can have financial peace, you can do work that you love and you deserve to be well, right and all those things kind of intersect each other and, as a money personality, of course, I focus primarily on the financial side of this equation, and so it's all about teaching people how to get control of their money once and for all. For most people, it's getting out of debt, learning how to save, learning how to budget and a combination of all those things.

Doug Smith: 3:52

So, yeah, and I know you're super passionate about this because you are a product of the product. I love your story and, for those who may not have heard it, can you kind of just even share what got you interested in Ramsey and why you're so passionate about this message?

Jade Warshaw: 4:04

Well, yeah, I mean, they're the same but they're kind of different. You know, I didn't set out to be in finance at all. I started as a musician, but it just so happened that I had a lot of debt, so I had to get that debt cleaned up and, of course, Dave Ramsey is the foremost person on personal finance and so much. Like so many other millions of other people, I found the book, the Total Money Makeover, and I found at that time what was called the Dave Ramsey show. I found that podcast and started listening to it along with my husband and really just applying the principles in our own life, and we were able to pay off all of our debt. It took seven and a half years and we had about \$460,000 of debt. And so, listen, it was a process, but we were able to walk through it, and I think that just kind of opened the door for me to even start thinking, like maybe we're not the only people facing this, like maybe there's other people who could benefit from hearing our story. And then, of course, the rest is history.

Doug Smith: 5:02

Well, yeah, and one of the things I love about just Ramsey in general again, I've been I was personally impacted by financial peace at 18 and have been following you guys ever since and I'm extremely grateful for all that you do, certainly in my life but for millions of other people. But one of the coolest things I think about your story is you actually at Ramsey, there's debt free screams and so you get people who get debt free and opportunity to have a great experience Ramsey, and you actually got to do that way before you were Ramsey personnel. Can you talk about that?

Jade Warshaw: 5:30

Yeah, my husband and I did our debt free scream back in 2017. And it was in the old building Like right now we're in like this new, like lush, amazing, like two giant buildings but back then it was a smaller facility. It Financial Peace called Plaza, and so my husband and I traveled from South Florida all the way up to Nashville to our our debt-free scream. It's cool. You like stand in the lobby, Dave asks you, he basically interviews you and asks you about your journey, how much debt you paid off, what was the hardest part, all these things, and then at the end, at the end, you get to count it down and scream we're debt free. And so I got to do with that with my husband and it was cool because at the time I was actually pregnant with our first child, so it was really cool.

Doug Smith: 6:11

Come on. And was that like when you started listening to Ramsey? Was that added to your bucket list of like, hey, if we ever get to this journey, we're doing it and you did it 100%.

Jade Warshaw: 6:20

And it's always weird for me because I talk to people and they're like, yeah, we're debt free. I'm like did you do your debt free screen? We're like no we're waiting till we pay off our house. I'm like what is wrong with you? Like go do your debt free screen? It's such an amazing milestone and it really does just kind of create this monument in time. Like I did it. I'm proud of myself and it's just wonderful to always be able to kind of go back to that in my memory and smile, yeah.

Doug Smith: 6:45

It was. It's really so on my bucket list too, when we pay off our house. I just want to hear Dave say I'm looking at weird people like that. So one day I will come visit you all and we'll have a lot of fun. One thing I also I want you to talk more about okay, you got out of \$460,000 of debt. That's probably the sense of saying what, what I want you to talk about that journey Like what, what did that? Actually practically look like seven and a half years is a long time, but in a lot of ways it's a short time. How did you do that?

Jade Warshaw: 7:13

I love that you said that. Yes, seven and a half years is a long time, but in the grand scheme of things it's a drop in the bucket and so it's important to remember that. But for us, you know, realizing the amount of debt we had, as newly married people, like just newly into the workforce, I always tell people we graduated school and we got married, you know, just a couple of months, like after we graduated, right. So it's like we're brand new into the workforce, brand new into married life, and just like six months into our marriage, we started feeling the effects of our debt because we really didn't know. But you know how student loans are. You know you graduate and they're not due immediately. They're not due until at least

six months later, and that's when you start getting the bills come in. And so that's kind of what sparked up the conversation. You know, through talking we realized we had what would be about \$280,000 of student loan debt. We also had a lot of credit card debt, a little over 20,000. You know we had two cars that were way too expensive for our lifestyle, because at the time we were only making 30,000. I mean, we were just fresh out of college, right. So it's just the whole thing was very overwhelming. And it's kind of interesting because I will say in the moment it's not like we sat down and like, all right, let's tally up all our debt, like we really didn't do that until much later and in some ways I'm glad we didn't because I think at that age I think I would have been totally just overcome. Especially it was a great recession, there was just so much going on. But yeah, it wasn't the big house that everybody might think like, oh, \$460,000 of debt, you just paid off your mortgage. I was like no, I wish that was the case. Our debt alone was the amount of a mortgage.

Doug Smith: 8:51

Yeah, and so you started following the death snowball and the Ramsey. First of all, for those listening who may not even be aware, can you kind of just share briefly the baby steps? But then I really want you to dive into. I know you had a side business you started. That was really helpful and I want to dive into that journey. But what are the baby steps? And then what were some of the things that helped you get that free?

Jade Warshaw: 9:09

Yeah. So for anybody listening, the baby steps obviously it's a seven step plan Dave Ramsey came up with and each step builds on the next. So you do one at a time until the steps tell you that you can do more than one at a time. So let's just set that. So the first step is you get \$1,000 saved and some people they already have money saved and it's like hey, just take some of that money, set \$1,000 aside. That is your starter emergency fund. So that's baby step one. Baby step two is you take all money besides the \$1,000 and you pay off all of your debt except your mortgage. And the method that we teach for doing that is the debt snowball method, and we can talk more about that later. But that's the whole point there. A lot of people like you're, like I, have savings set aside. Yes, take that savings only, keep up the thousand and use it to pay off your debt. And then, of course, baby step three now we're coming back in, now that our debts paid off, we come back in and we rebuild our savings, and that's three to six months of savings that we put aside. And then the next three steps can be done simultaneously. Baby step four, which is investing 15% into your retirement. You do this every single month. You can do that at the same time as you do baby step five, which is putting aside the amount of money of your choice To your children's education, whether that's a non prepaid 529 or an ESA plan the amount of your choice, right. And then you also, if you have extra money after that, you want to start putting extra money on paying off your home, and then after that everything's going good. You've paid off your home, you're investing 15%, you've got money set aside for the kids education. Now baby step seven is you're living and giving like no one else, and that baby step is all just about being generous. It's about at this point now you can invest

more than 15% if you want to. So this is a really tactical plan on how people can ultimately just be financially responsible adults and achieve their goals financially.

Doug Smith: 10:58

Yeah. So again going back to the \$460,000 in debt. You know how did you get there. You talked about how it was just hard on you all, and I'm sure there's people in a similar situation who are saying I have no hope that I'm going to get out of this situation. What would you say to them and what are some practical things they can do to get out of debt?

Jade Warshaw: 11:15

Well, you know, for people who feel like there's no hope, I get that, like it is daunting, like I would be lying if I sat here and was like yeah, it's easy, all you have to do is just set your mind to it. Like, let's be honest, it's very, very difficult. And there were times that I wondered if it would happen. Like honestly, I wondered if we'd ever get there. I always tell the story about my husband. You know, he's a math guy. Like he's a math nerd, he's more into numbers than I am in many ways, and he would stand at the mirror and brush his teeth and I could always tell him that he would be doing math in his head, like as he was brushing his teeth, like if I do this, if I get this job, maybe we'll be able to pay off our debt. And it's like I could tell he was commuting these numbers and in our minds it was like listen, it'll be a miracle if we're debt free by the time we're 50. Like for us it was like we just want to be debt free by the time we die. Like if we can do that, we're winning. Because ultimately, at that point we did not see the path for our income increasing the way we knew it needed to. We were open to trying a lot of things, but the fact is, sometimes you don't know exactly where that breakthrough is going to come, right. All you know is like all right, I'm doing what they're telling me to do, I'm working the steps I'm trying. And for those people, what I would say is keep going, because each opportunity leads to the next and we don't know the future. All we know is that God has a plan for us. So for Sam and I at the time when we started, it was like, yeah, we're not making a lot of money, but let's keep pursuing opportunities and you'll find that it builds on a stair step. You know, very rarely do people just go from rags to riches, right? So it's like all right, this year you're making 30,000. Keep going, keep pursuing opportunity. The next year maybe you're making 50,000 and keep going. And then the next year maybe you're making 60 or 80,000. Like, you've just got to keep turning those door knobs in life and seeing what's on the other side of the door and before you know it, you'll look up a couple of years later and you're like wow, we've come a long way and we've come much further than what we thought. And you keep going through that process and before you look up, before you know it, you're done and you've actually met it and you've actually met the goal. And so, long story short, I would just say the time is going to pass anyway, like seven years is going to go by. You know, god willing, eight years is going to go by, four years is going to go by and you get the choice to say did I do my best during that time? Did I put in my best effort? Did I work the plan, did I take the advice? And if you can say yes, then you can sleep at night and you're just going to keep going until you hit that goal.

Doug Smith: 13:48

Yeah, I'm curious and, from your personal perspective and with you, know the people you talk to in situations like this every single day. You mentioned how you just started listening to Dave and his principles. I mentioned I went through financial piece at 18. What was beautiful was I went through a financial piece class. There was other people in community with me who actually were going on the same journey with me or somewhere further ahead. And then just the constant, constantly getting that repeated, listening to the Ramses show day in and day out and we're baby steps, four, five and six, and you know it's been 18 years now and I still listen all the time. Just for the, for the motivation. How important is community and just that repetitively Getting those ideas in your head. How important is that to the process?

Jade Warshaw: 14:29

Listen, I think it's like tantamount to the process, because so many of us we're battling like toxic beliefs, right, like most of us didn't grow up in this perfect family. When it comes to money, so most of us have this belief like maybe it's a limitation and what you feel like you can earn, maybe it's a limitation on Because of your race or you know your background, where you grew up. There's so many things that we face that we don't even realize is affecting what we believe we can accomplish with money. And so when you do find a podcast like the Ramsey show and you're listening to it and it's constantly telling you the truth right, like there's so many things that we believe that's not even true and when we start hearing things that are true, it's amazing what takes place, because it starts starving out those things that aren't true and they don't have room to grow anymore and instead the things that are true start getting watered and it starts growing and you know it's funny. That was the same case for me, doug. I mean, listening to the Ramsey show, I was that person who thought, well, I'm the exception to the rule. You know, I'm a musician. It's different for us. You know, I'm a black female. It could be tougher for me. And then just listening every day I was like wait a minute, like okay, jade, you you're tripping like you've really just Like you weren't believing the right thing, and so definitely Getting surrounded and filling your mind with the truth through things like the Ramsey show is a big deal.

Doug Smith: 15:44

Yeah, so you talk about the truth and it's so funny. You talked about the situation when student loans, car payments, all these different things, and we'd love to say that you know that only impacts a few people, but clearly, through the work that you do, I mean millions of that's a normal in America today, which is really, really sad. And I'm just curious, you know, for, for the experience you have been working with people in your own experience, what are some of those common money beliefs that people have that they may not even realize, that are so far from the truth, and what reality is that hold them back?

Jade Warshaw: 16:10

What are some common I mean, what comes to mind first and foremost? I think number one a lot of people feel it's almost impossible to live a life completely without debt. I mean, it's just marketed to us from the time we're able to, like, see a TV screen or at any screen for that matter. You know, banks are constantly pushing loans our way. There's, you know, pay in for like everything's paying for payment. So it's just become really embedded in who we are as a culture and as a society. And then when you kind of pair that with the credit score, it's like alright, like I got to have debt because I have to have my credit score, because if I don't have my credit score I can't get any of the things that I want in life. And I think we've. You know, Dave Ramsey explains it in a way that kind of feels like a wheel. It's like, you know, I've got to get debt so I can have a credit score, and I've got to have a credit score so I can get the debt. And it's just this wheel that just keeps going on and on. And I truly think that a lot of people don't understand that you can actually break out of that, that you don't need a credit score in life, because something really amazing happens when you have money, you don't need to borrow it and so it's just break. Like it is so hard to break that mindset out of people, because even folks who are like, okay, I paid off my debt, you know. Now there's like, oh, what do I do next? I'm like, yeah, you just start like saving money to buy the things you want, and they still haven't realized, like I don't need this credit score, like, okay, what about that? Because I noticed my credit score starting to go down. So that is definitely. That's definitely the biggest Mindset that needs to be broken.

Doug Smith: 17:40

Yeah, you talked about what's the other side of bondage look like. What does it look like when you're free? What you know when you had those chains released and you did your death free scream and you know the past several years. What is life like on the other side of getting out of debt?

Jade Warshaw: 17:54

Man, it's great, it's peaceful. I feel like you finally get to see the fruit of your labor, like the the worst thing is you're working so hard and you're seeing this money come in and none of it's going to you, like there's no lifestyle increase, you're just like throwing it at debt. And then when the debt's finally gone, it's like, wow, I have like all. Like I have margin, like I can. If I want to put on the budget that I, you know, have a hundred and fifty dollar clothing allowance to go to the mall. Like I can do that, you know. If I want to get a personal trainer, I can do that. Like you start to realize you can put money into the things that you value, or your hobbies, or the things that are fun to you. Um, and you finally have the money to do the responsible things right. Like so many people, they don't. They're not investing 15%, they're investing up to their match, you know, three or four percent because it's all they can afford. Or you know they're not putting aside anything for their kids college because they don't have it. But once you pay that debt off, suddenly you realize, oh my gosh, I do have money, even if it's just a hundred dollars to put away monthly for my kids college, and so I I really think that's what happens is that door to opportunity to truly building wealth opens up.

Doug Smith: 19:01

Yeah, it's so good. I don't know why I was thinking of this, but Mike talking about being a debt now. So we have four little ones under seven and we utilize daycare and things like that. I'm like I need a daycare Free. Scream when I get out of the daycare stage. I feel like what's life look like on the other side of daycare.

Jade Warshaw: 19:20

My son just started kindergarten in the fall, last fall, and it hadn't hit me like I hadn't thought about that. I'm like, wait a minute, kindergarten is free. Oh man, come on.

Doug Smith: 19:31

That's so funny, that's a whole. That's a whole. Another subject the other thing when I was researching you I don't know why, I thought this was funny, but I thought it was cool too. You, and again, if you had Ramsey, your bio on the site you actually had a playlist For getting debt free and the first time, like what did you like turn this on every time you made a payment? It's like heavy metal, but could you, I could you share about your playlist? And it's obviously available. I added it to my Spotify, so thank you.

Jade Warshaw: 19:56

That's awesome. You know, it was something that I kind of made in retrospect, because one thing about one thing about Sam and I is, during our debt-free journey, one of the things we always did together as we'd go for runs or go for these like extremely long walks, and so, you know, the music of the time was what was on my, you know, was on my Spotify. I was on my. Pandora is actually what I was using back, and you know, when I started working at Ramsey you know people are always looking for encouragement and I'm like you know what, I'm gonna go back and find the songs that really Motivated me and really pumped me up, the things I was listening to on my, my iPod During my run, and so I just kind of compiled those, those songs, and I think music means different things for different people, but for Sam and I it was a huge motivator, and so I hope that that list is motivating for someone else as well.

Doug Smith: 20:45

Yeah, the other thing I want to mention was part of your debt-free journey was I believe you and your husband started a business. I don't know all the details that are involved with that, but I know people are looking for additional Avenues of revenue so they can, you know, expedite their journey of getting that free. Do you have any advice for side hustles, building businesses and that whole thing, because I think it's really popular today but sometimes people just don't know where to start.

Jade Warshaw: 21:06

Yeah, that's a good point. You know I kind of look at income in two places. Number one We've kind of got that core income right. That's like our main job, what we're bringing in, and some of us listen like your core incomes pretty good and you're just trying to go a little bit faster and so if that's you, probably side hustling is a good avenue for you. You know you want to pick up some extra hours uberating or you know Delivery services, that kind of thing. I think that works well. But other people kind of have an a core income issue. Like if my husband and I, when we started, our income was \$30,000, like that's a major issue. You can do all the side hustles in the world and you're not gonna do. You see what I'm saying. You're not gonna get where you need to go. And so for those people, that's when I'm like, okay, let's you kind of have to create this long-term track and figure out what's it gonna be long term for me to get my core income up while I'm side hustling. And so for Sam and I that looks like starting a business. When we first started we were both entertainers and the fact is, I mean, there's only one of me. I can only do so many shows, right? So there was a cap there. There's 365 days in the year. That's the only, that's the only amount of days I can work. And so I said to my husband I was like, if we really want to get moving, we've got to figure out a way to duplicate ourselves and we've got to figure out a way to just diversify what our demand is in the marketplace. And so, you know, I tell people all the time look at what you're already good at and start adding layers to it. You know, like it's not enough to be a musician. Like you got to learn how to teach lessons, you got to learn how to run a business. You've got to learn how to arrange music. You've got to learn how to dance, you've got to learn how to act. Like start layering up your skills so that you can offer more to the marketplace and thereby earn more money. Like that's number one and then number two. You've just you've got to be willing to try new things. Like you've got to take some risk, and I'm not saying go into debt by any means. You got to move at the speed of cash, but you've got to be willing to say all right, I'm putting myself out there to earn more money. I'm going to apply for jobs that I typically would have thought maybe I couldn't get. I'm going to consider what it might be like to move someplace cheaper. Like you've got to explore your options in order to make to earn more money. Like maybe it's a certificate you need, maybe you do need to further your education. Whatever that is, you need to start creating that long-term plan so you can see it pay out in the way of income in your life.

Doug Smith: 23:23

Yeah, and I know we've been talking a lot about the principles in the book, but you also just wrote a book recently. Super exciting Congratulations to you. I know that's a huge, huge deal. And so, but it's called. Money is Not a Math Problem. Can you talk more about the book? Why did you write it and what do you want readers to get out of it?

Jade Warshaw: 23:38

Yeah, money is not a math problem. It's honestly a budgeting book. It's about what keeps people from doing the thing that they know they're supposed to do with their money, which is budgeting. And it's kind of from my perspective, because for me the budget was an issue Like it was just frustrating for me. I had a lot of we talked before about those lies, like I believed a lot of lies about budgeting, and so the way this

book is laid out, it's five lies that I believed and you probably have believed as well. And then I go through how I kind of worked through those lies and came out to the other side, and then there's five truths that I now embrace when it comes to budgeting and creating plan for my money. And so I would say, for anybody who's doing a budget, who's considered a budget, who hates budgeting, this book is for you.

Doug Smith: 24:22

Yeah, and I'm assuming time-wise in my head, when you guys run your deaf read journey, every dollar wasn't out. You guys have a great tool which I'd love for you to talk about, but did you use, like pen and paper, excel? Like how did you budget before?

Jade Warshaw: 24:34

every dollar. Yeah, I talk about that in the book. Money's not a math problem. When we first started, yeah, there was no, every dollar and it was pen and paper and it was horrendous. Like, listen, if you're doing a pen and paper budget, I'm not mad at you, but there's a better way. And it is called every dollar Because the fact of the matter is, when you're doing pen and paper, or even if you're doing spreadsheets, it's in one place and usually one spouse kind of has the monopoly over it, like it's on their computer or they're the one who wrote it out and they don't want you to touch it, like. They're like, don't touch the spreadsheet. I put a lot of work into this and so, as a result, there's kind of one person who's kind of in control and the other person feels like they're at the mercy. And then there's just the logistical stuff of like, did you go to the store? How much did you spend? I need to write it down, and you're like writing it down on paper, like in a ledger. It's horrible, but with every dollar it just eliminates all of that. It's all automated, it's all digital. You can look at things in real time and the best part is if you have a spouse, it's on both of your personal devices, and so you're both seeing the same thing. You don't have to ask or look over anybody's shoulder.

Doug Smith: 25:38

So good, I want to transition a little bit about leadership and platform and things like that, but before I do, is there anything else that you want to share about money before we move on?

Jade Warshaw: 25:46

I don't know. I feel like we covered a lot. We covered a lot. If you think of anything, we'll come back to it.

Doug Smith: 25:54

Yeah Well, anytime. I've admired Dave and his organization for years and so anytime we get to interact with a staff member there, I just love asking you know you knew the organization, world class, 1000 plus

employees. I'm sure there's warts behind the scene as well, but what are one or two lessons that you've learned about leadership or just life, as a result of being on staff with Ramsey?

Jade Warshaw: 26:15

That's a really good question, I would say, and this is not necessarily new. I would just say that it's become more and more amplified, which is like your vision is your vision and you've got to say it all the time, like you've constantly got to be vision casting, the capacity in which I work. There's a lot of people who are working to kind of for lack of a better word like push my brand out and put it out there, and so they've got to know what that is. And so, for me, I'm constantly I'm telling the same stories over and over, like you're going to feel, like you're repeating yourself over and over and over again, and it's because you are, but at the end of the day, you should be Like you've got to say something. Man, there's an old adage of like you've got to say something like 26 times before people start to hear it, or whatever it is, and I just find that, honestly, I'm saying the same things over and over and over, and that shouldn't be a frustrating thing. That should be an indicator that you're just casting vision all the time.

Doug Smith: 27:09

Yeah, that's one of my number one questions. I mean, especially I haven't interviewed Dave, but it's like how do you say the same thing for 30 years in different ways and not burn out? And so I guess you know you're fresher at this, obviously, but what is your why that keeps you going? Because, as you said, you know I'm sure saying it over and over again can get old. If you don't have the right, why?

Jade Warshaw: 27:27

You know, for me, the why has now become. I know there's another Jade out there Like I know there's another Jade and Sam who are deeply in debt, who don't see a way out. And I remember the way I felt. I remember just hoping, like honestly wishing, someone would call into the Ramsey show that had the amount of debt that we had, so that I knew it was truly possible. Because back then I mean, you know I'm paying off 34,000 or I'm paying off 76,000, or you know even 101,000 is like those are amazing numbers, but when you've got 460, you just feel like you're on an island. And so for me, the motivation and that why and the thing that's like we got to get this right is I know there's other jades and Sam's out there who need this message.

Doug Smith: 28:11

Yeah, and just out of curiosity, I'm trying to think of calls I've listened to, like do you guys keep track of, like the record for the person who's had the most debt? I want to say I've heard a call at least that lived like the 900s, if not a million.

Jade Warshaw: 28:22

I have definitely heard those. I will be honest typically there's real estate involved and thankfully, like whenever people call in and it's that much I'm like, please let there be real estate.

Doug Smith: 28:31

There's real estate.

Jade Warshaw: 28:33

I know we can make this work. Um, yeah, I don't think that I've heard Anywhere in that vein. If there wasn't real estate involved, I'll be honest. But usually it's like five, six hundred. There has been some people who are like upwards because of like dental, like they went to dental school or Medical school, something like that.

Doug Smith: 28:51

Okay, I'll probably come back to leadership in a moment, but since you kind of already have started talking about platform, now you have teams around you, but, you know, looking at your Instagram channel, etc. It seemed like even before Ramsey, you were working on voting your platform. What have you learned about? We live in a world where everyone needs to or should be, you know building their platform to get their voice out. What have you learned now, being at Ramsey, about building platform, versus maybe when you were just trying to do it on your own?

Jade Warshaw: 29:16

prior. What I've learned is you do need help like, honestly, there's only so much you can do on your own, and the bigger you build, the more help you need. And so when I came here, I was just blown away with the amount of teams that are in place to help us. I mean, there's someone to help you do publicity and there's someone to help you with your social and there's someone to help you, you know, with live events and Before. All of those things kind of fell in my lap and you, you know You're doing the best you can, you're wearing a lot of hats, and so it's it is important to get the right help as you grow and say, okay, like I need some, I need to delegate this and I need help with this, and I would say that that's probably something I've. I found is, it's just very important to get people around you who are better than you are.

Doug Smith: 30:01

So good and on the front end, okay, you know, I'm sure there's thousands, if not tens of thousands, of people who would love to be a Ramsey personality, and I don't know if you guys have tryouts or what the whole process is, but you're one of them. You made it and so I am curious like what? What do you think set you apart and do you have any advice for maybe not even just becoming a Ramsey personality? But if

someone wants to do something similar and they're looking to grow in their communication skills and have a similar platform To you, what would you tell them?

Jade Warshaw: 30:28

I mean there, I think there's two sides of that, but the first side I'm that's coming to me like immediately is listen, this was God's plan for my life, so no one was gonna throw it at. You know, that's, that's numero uno. Like I said before, I didn't necessarily set out for this, but as my track kept getting closer to it, it became like clear hey, this is what you're supposed to do. Um, so that's kind of like the pie in the sky side of it. That's very valid, by the way, but then, there's the more tactical side. That's like listen, get your ducks in a row, you know what I mean. Like, if you are vying for a position, like get your social media on track. Like make sure your resume is on point, show up on time. Like schedule meetings, like there are things that you've got to do In order to be considered for the role. My husband and I joke about this all the time and, doug, I'm sure you know this, but it's not really mystical right like at the end of the day, honestly and I will say this till the cows come home if you show up on time and you do what you say You're going to do and you are kind, you will be far. You will just go so Far. There are so many people who don't do what there's, what they say they're gonna do, just at the basic level, like showing up on time and being kind. Like that I'm telling you it seems simple, but people don't do it.

Doug Smith: 31:46

Wow, so good. Any leadership lessons. Obviously repeating repetition leads retention. Putting yourself out there's a leader, communications extremely important. Anything else stand out about culture, leadership, etc.

Jade Warshaw: 31:57

The Ramsey here at Ramsey Um you know, obviously, like we've got a lot of like isms around here, you know, and we've got a lot of core values. Um, you know, for me it's like Self-employed mentality, like that's our like. That's, out of all the core values that we have, that's the one that means the most to me, because I was self-employed, for you know, the majority of my adult working life, and so just coming in and be like, okay, yeah, I know what that is like, I know how to own my area and I know how to work as though I'm the only one that's gonna be working on it, right, like you, you don't want to have this idea of like, oh, if I don't finish it, somebody else will come in and clean it up after me. Like, no, like you, you work as though it all depends on you, like, that's the way that this thing goes, and so that's probably one of the values here that I have Enjoyed working from as far as a position of like my mindset. That's the part I like the best.

Doug Smith: 32:47

Yeah, and I'm curious was it challenging at all to now? I know you're a musician and you're used to being on on stage, but you know answering live calls daily in front of Dave. You know what was that like. How have you had to grow in your time there?

Jade Warshaw: 32:59

Yeah, I mean the two jobs are totally different. Like in one way, they're both forward-facing. So it's like yeah, I don't like I being on stage or being on camera, that's fine. It doesn't give me stage fright or anything like that. Obviously, the content is different. Right, I'm not singing pop music, I'm answering people's personal finance questions and for me it's like listen, I don't know all the answers and I'm fine with that. Dave's been doing this for over 30 years, so I'm totally fine with sitting next to him and somebody asking a crazy real estate question with their farmland, with, you know, an inheritance, and there's parts of it that I can answer. That makes sense to me, you know, with my depth of knowledge. But I always understand like Dave is gonna go like seven layers deeper because number Well a, he's in his 60s and I'm in my 30s, and then there's just like he knows more than me, like I have no problem with admitting that, and for me it's great to be able to sit next to somebody who has that kind of knowledge and I just get to glean from it. So it's great.

Doug Smith: 33:58

Yeah, what's your greatest challenge right now, just in your role?

Jade Warshaw: 34:01

Ah, my biggest challenge is I'm in a. I'm an extremely creative person, and Sometimes I have to pass some of that off so that I can do some more tactical things, and I would say that that's probably the toughest part.

Doug Smith: 34:14

That's great, and do you have a favorite story from your time there, whether it was a life that you heard get transformed or something happened internally?

Jade Warshaw: 34:23

Let's see. Oh, the time that comes to. What comes to mind right now is so I was doing this series of webinars where people would come on and we're kind of trying trying to help them get out of Dead or like break that cycle, and this young lady Came on. She was a single mom. I'm trying to get these, these facts right. She was a single mom. She had three kids. They were living in an apartment and her mom was living with them and they were really tight like up against it with money, like barely making it meet. And she kind of told me her situation and I said to her here I'm gonna give you some really tough things that

you need to do, but this is not gonna shake loose unless you do these things. And I told her that she's gonna have to sell the car. She's, and she was upside down in a car, so it was gonna require to just a lot of work. Like you got to go get a loan for the difference that you're upside down and then you've got to sell the car and then buy another car and cash. And then I told her I was like listen, I think that you can downgrade on your apartment. And it was gonna require her kids to have to share a room and all these things. And I also told you know, she told me her work situation. I was like, listen, I think you can earn more money. And we talked about that. And she left with a laundry list of work, like intentional. I got to get on the phone, I got to do some work and I remember leaving that feeling like man, I just loaded her up. What's the likelihood that she's gonna actually do this? And About six months later, we were doing another one of those webinars and I see a person come on on the chat. That's like, hey, I want to say something. And I'm like that name looks familiar. She comes on the screen and it was the lady that I. It was the same lady and she was like hey, I just want to share my story. You know, a couple months ago, jade, you told me I needed to do this, this, this and this. She was like and I did all of it. She did all of it and had completely Turned her situation around. I could not believe. Like she did all of it. She moved, she got a car, she. She was like I doubled my income because I started applying for different jobs that I had always counted myself out and that right there I was like, okay, like I'm gonna retire, like I'm that is amazing. I love that, yeah.

Doug Smith: 36:26

Well, again, that's just one example out of thousands and thousands of people you influence. So again, just thank you for the work that you do and the time we have left that when I dive through the lightning round. Just a bunch of fun questions I ask in every interview, and the first one is what is the best advice you've ever received and who gave it to you?

Jade Warshaw: 36:40

Oh, I love that one. Um, preparation is a gift you give yourself. That's the best advice I've ever received. Um, my pastor told me that gosh a decade ago. Um, and I Think of that every single day. Like, preparation is a gift that you give yourself. No one likes to be unprepared. No one likes showing up in that moment where it's like, oh, I wish I had done this. No preparation.

Doug Smith: 37:06

Yeah, if it's of a different answer. If you had to put a quote on a billboard for everyone to read, what would it say?

Jade Warshaw: 37:13

Uh, Hmm, let me think about that force. It would be something different. I think that I would say God's plan for your life is better than your plan for your life.

Doug Smith: 37:23

Hmm, oh man, that hits home. I love that. One Books outside of the Ramsey collection of books. Is there a book? Buy them all. People buy them all. We'll put links in the show notes. They're all worth reading. Um, but what's a book that's had a major impact on your life that you either recommend or give away?

Jade Warshaw: 37:40

most often, oh, give away most often. Well, that's or recommend the books I give away the most are the Ramsey books. If you had not excluded, I would have said total money makeover. Um, aside from that, you know I I read a lot of like biographies and autobiographies, and so I love reading people stories of like really having like suffer through something and get through to the other side and so, listen, I mean there's so many of them like I love this is gonna you're gonna be like what Jade? Like I love Shania Twain's autobiography. I love.

Doug Smith: 38:11

Hulk.

Jade Warshaw: 38:11

Hogan's autobiography. Uh, the guy from the guy from Aerosmith, what's his name?

Doug Smith: 38:19

Oh uh, Stephen Tyler, yes, Um.

Jade Warshaw: 38:22

I just love stuff like that.

Doug Smith: 38:23

Obviously they're all Hulk Hogan. That's so random. Dude, just read it like it's really good, so I'll order right after this. He just got baptized. Did you see that Like it went viral Anyway?

Jade Warshaw: 38:34

listen. If you read his book, it's gonna mean even more to you. You're gonna be like, oh my gosh.

Doug Smith: 38:39

I can't wait to see my wife's face when that shows up at the the door. Anyway, um, I this wasn't on my list, but and I've never asked us to Ramsey personality. But who is your favorite Ramsey personality?

Jade Warshaw: 38:50

Oh, let's kin Coleman, let's just be honest.

Doug Smith: 38:53

Can Coleman, that's my dog All right.

Jade Warshaw: 38:57

Why? Um, you know what he's gonna be like, jade? Why did you say this? I feel like people don't know the real kin Coleman. Like when I and I can say this because now we're friends, before I was like I don't know about this kin Coleman character. And then when I got to know him I was like kin Coleman, that is my dog. Like he is so funny and down to down to earth, his wife, stacy, is incredible. Like they're just Incredible. People are really really great. People Love them.

Doug Smith: 39:24

Yeah, I have a huge place in my heart for kin when I I mean, we're 400 plus episodes into this now, but very early on kin was gracious enough to extend me an interview and I'll do the same with you. But I always ask for feedback at the end on what I could do better, and there's been twice where kin's given me feedback Just on my interviewing. That literally transformed everything for me. So I would be forever in gratitude to him and very, very grateful. So yeah, I love that. Um, let's see here what do you wish people knew about you that they may not know?

Jade Warshaw: 39:55

Oh, um, what people knew about me that, oh, I Let me think. Um, probably, when it comes to money, like I just want people to know, like, if you're listening and you're making mistakes with your like I made all the mistakes that you're making. I made all the mistakes. I kept my credit cards around too long. I I argued with my spouse like I did all of that. Um, there was no part of our journey that was perfect or pretty so I love it.

Doug Smith: 40:21

Um, you get spent time with a lot of great leaders. I'm curious when you get to spend time with someone that you look up to or admire, do you have a go-to question that you always ask?

Jade Warshaw: 40:29

Um, no, I don't. Um, it just would depend on the person in the situation. So I don't have a go-to question. Um, I can tell you the question that I always hate, so like, okay, when sam and I were in music school, like they'd always bring like somebody who's like successful in making it into the room and people would always be like, so like, how'd you make it? Like, how'd you get, how'd you do it? And it's like, in some ways, is like that's great, but like everybody's journey is different, and so like, when you ask that question, you have to take it with a grain of salt, because that that may not necessarily be your journey, especially if it's something that's not like very um, linear. Do you know what I'm saying? Like it's like, hey, like this guy made it in the music business, you're not gonna make it the same way that he made it All right, like you just have to embrace that anyway.

Doug Smith: 41:19

Very insightful.

Jade Warshaw: 41:20

Biggest leadership pet peeve Meetings, like lots of meetings that are long and can be solved with an email. Are there lots of meetings? At Ramsey oh yeah, but the people will remain nameless. Yes, beautiful, we've all done it.

Doug Smith: 41:42

Yes, I don't know if you have an actual bucket list or not, but what's something you've done in your life that you think everyone should experience before they die?

Jade Warshaw: 41:49

I think making travel, um Like making it a point to see different cultures and go to different places, is really important. Um, my husband and I had visited over 92 countries and I think that it has completely changed forever the way I view people in the world and I have such an appreciation for the United States of America and, um, just uh, just a different Respect and like. I just think it changes your viewpoint in life, and for the positive.

Doug Smith: 42:17

Yeah, yeah, I mean, 92 is a significant number. All right, I think most people want to travel. How did you hit so many in your young? How did you hit so many countries?

Jade Warshaw: 42:24

Um, we worked for a cruise line, and so early on.

Doug Smith: 42:27

All right, yeah, as entertainers so wow, all right, most beautiful country you've been to um, I'm gonna go with French Polynesia. Okay and. Anywhere. What's on your bucket list of places to still go to?

Jade Warshaw: 42:43

um, like mount rushmore, like, listen, I've been like all the way out of the country but like here in the states, like I'm like, listen, I want to go to yosemite, I want to go to mount rushmore. Uh, I want to go to the grand canyon.

Doug Smith: 42:55

So, I need to do like usa. I love it mount rushmore being the first one was hilarious. So if you could go back and have coffee with jade at any age and you would have actually listened to that version of you, what would you tell them?

Jade Warshaw: 43:12

Dang, we're getting deep dug. Um, I would probably go back to the person in college who was there's a cup. I only have one regret in life, and my one regret was I quit playing volleyball. I had a volleyball scholarship, I played for two years and then I quit, and my biggest regret is quitting, and so I probably would tell jade hey, don't quit.

Doug Smith: 43:35

If you remind me, ask them why'd you quit?

Jade Warshaw: 43:37

um. I was getting bullied by my teammates and I yeah, and I, um, we were, we had a losing season. I mean, you can't win like that, obviously. So we had division on our team, we had division with our coaches and I was not being treated the way I should have been, so I quit. And that summer they you know, new coaching staff, they, let you know switched out a lot of the team members and the new head coach Approach me and said hey, I know, I know the last seasons were tough, would you consider

playing again? And I just feel like it was such a hard experience for me that I said no. And she was like are you sure, like this is I'm telling you we're going to turn things around? And I said no, I don't want to play. And I wish that I had played, because they went, they, they won their division championship, yeah, yeah.

Doug Smith: 44:27

Well, thanks for sharing. And last non-open-ended question is just one day looking back. What do you want your legacy to be, ultimately, at the end of your life?

Jade Warshaw: 44:36

I want my family and my kids number one. I want them to know they can do hard things, like they're gonna face challenges in life, and I want them to know that they can. They're they can do far more than they ever thought possible. And I hope that you know, legacy goes on forever, you know. But I mean for my kids. I hope they realize, like listen, I can do more than I ever thought possible. I'm looking at my mom and dad like we don't borrow money, like I hope nobody in my family ever borrows money again. Um, and like more than that, like listen, I just hope that. I Hope that I can just leave a christlike legacy, like at the end of the day I think that's what it's all about is, when you're dead and gone, no one is talking about how much money you have, but they, they do. They do remember, um, those values that you imprinted in them and those are the things that have the ability to last lifetime.

Doug Smith: 45:26

Yeah, and I should have thought of this earlier. But yeah, we're. We're similar seasons, have young kids. What's working as a parent? What are you learning right now?

Jade Warshaw: 45:33

you know what? I think that the biggest lesson I recently learned with my son over christmas is Kids don't need, like you need, to give them options, like don't give them. They don't need the moon, like you, they need one or two options. So for christmas, you know, you know how it is everybody's giving you gifts, right, everybody's giving your kid gifts. And if you don't, if you don't monitor it, you'll look up and they'll have like 20 christmas gifts and it's just like over stimulation to the point where my son will get really like his behavior will get bad, because I think he's just Can't process that. And so one of the gifts he got was Uh, someone gave him a wallet, like a kid's wallet, and inside of it was 60 dollars. And so me and my husband made the mistake of saying, okay, you've got 60 dollars, you can go to walmart or target or whatever and you can pick whatever toy you want and spend your money. Well, a kid who's five years old in a store like target is completely overwhelmed, right, like they, they can't handle that. And so he kind of started like freaking out and I told my husband. Later on we talked and we were like you know what? That

was too much for him. Like kids, they just need you to make decisions for them. They need you to say, hey, you can have this or you can have that, um, and don't give them all, like all of this free reign, like we think that I don't know. I feel like culture is making us feel like let your kids lead and decide and I'm like, no, they need us to tell them, like you can get the car or you can get the hat, like that's it, yeah, like be a pair for them. Yes, yes, so wow that was a recent lesson I learned I love it Well, hey, we're wrapping up our time together.

Doug Smith: 47:06

Is there anything else you'd want to leave leaders with really open-ended Anything else I'd want to leave leaders with um.

Jade Warshaw: 47:14

You know, dave says it and I agree like to be Unclear is to be unkind, like, if you're going to be a good leader, you got to be clear. You got to talk the talk, walk the walk, um, and always be coming back around in making sure that um you're aligning on expectations with you and your team. I think that's super duper important all the time.

Doug Smith: 47:35

Yeah, well, jade, this has been wonderful. It's been an honor to interview. Thank you for your time today, thank you for everything you do and thank you for adding value to me and everyone who will listen to this you bet All right.

Jade Warshaw: 47:44

Thanks for having me.

Doug Smith: 47:45

Yeah, hey, leader, thank you so much for listening to my conversation with jade. I hope that you enjoyed it as much as I did. You can find ways to connect with her and links to everything that we discussed in the show notes at l3leadership.org/ 409. And, as always, leader, I like to end every episode with a quote, and I will quote Oprah today, who said this If you look at what you have in life, you'll always have more. If you look at what you don't have in life, you'll never have enough, and I thought that was so fitting given our conversation today with Jade. Well, leader, I say it every episode, but know that my wife, Laura and I love you. We believe in you and I say it every episode. But don't quit, keep leading. The world desperately needs your leadership. We'll talk to you next episode.