



# Titans as Teens

## Transcript: Tina Hay Episode 6

The podcast is here:

<https://www.titansasteens.com/neil-strauss--author-and-journalist/>

### [Theme music]

**Brody** [00:00:11] Hey all, Brody here with a new episode of Titans as Teens. A podcast, where I have detailed conversations with interesting people from all walks of life, about their teen experience and knowledge they have for teens today.

[00:00:24] Today, I have the pleasure of speaking with longtime entrepreneur Tina Hay.

**Tina** [00:00:28] Look, I went to Beverly Hills High School, you're surrounded by a lot of like very polished, beautiful people. But also, the one great thing actually about my high school, it was very diverse. You know, you have people from all walks of life and cultures. But the pressure in high school is just to be almost like not perfect, but...You really care what people think about you, and your appearances and all that kind of stuff. And so that's, I think, the biggest pressure of that more than anything else. Which shouldn't matter. But it does when you're in high school.

**Brody** [00:01:01] Tina was born in Tehran and moved with her family to California at the age of two. Growing up, she knew she always wanted to be an entrepreneur. And after college and work at Paramount Pictures, she co-founded City Tripping a city guide in the early days of the Internet. After that, her experiences include getting an MBA from Harvard, a bachelor's from UCLA, being a co-founder and former CEO of CardBlanc, and most recently the CEO and founder of Napkin Finance. I asked Tina about her experience growing up as an immigrant, her personal philosophy and how she thinks about success with her current experience. To start, however, I asked Tina what she likes to do outside of work.

[00:01:40] I actually spend a lot of time outdoors, so I'm very big on biking, hiking, tennis, really anything in the sun, I enjoy. I also do a lot of yoga and pilates and so, like, keeping my body in shape is a big thing for me. Keeping healthy in mind, also in spirit. And I'm surrounded by a great family and a lot of friends. I grew up in L.A. I've been here my entire life, so I'm very lucky to have an amazing community. But I also enjoy things like playing the guitar, cooking, film is a big passion of mine. And I just think of myself as a lifetime learner. So, I'm always kind of learning new things, kind of researching, very curious about different lifestyles, and learning how people live their lives. I'm very fascinated by technology and the intersection of kind of community and learning, education and especially finance. And the reason I'm doing what I'm doing is because I think, you know, there's no doubt that your health and your wealth are so tied to your well-being. It's just the two, probably two the most important things. And so, and there are many people who need help or need access to skills and resources. So, it's been really wonderful to be able to be



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helpful and really change people's lives. So, I feel like I live kind of a dream and that I work and do something that I love. And we help people at the same time, which is kind of like winning the lottery in a way.

**Brody** [00:03:10] Mmm. What's the one thing that you've noticed is really important, but not actually most people don't know about health.

**Tina** [00:03:16] Yeah. So, I think with health the thing that people don't realize I think is how much you, you can use food as your pharmacy. You know, I think that you can cure things, you can insure like a lifetime of wellbeing. You can have great skin. And there's so many things that are related to just very basic things like what you put in your mouth every day. And, you know, we live in a society where there's like medication, whether it's herbal or like know you have a prescription for any kind of ailment. But I think impact of food on our well-being is very much underestimated.

**Brody** [00:03:55] Now, I mean, obviously, we could talk about food for literally three times the length of this podcast. So, I was wondering if there's any like resources that you can give me in the audience right now that we can visit if we want to learn more about that kind of thing.

**Tina** [00:04:08] It's interesting because I feel like there's so many diets and... I live in L.A. and I'm in the Bay Area a lot like the Bulletproof and all these, keto, I have a lot of friends who intermittent fast. I think what I would say is just to kind of do whatever feels right for your own body. And to kind of figure out what what's working and what's not. I wouldn't really necessarily recommend one path for anyone or one kind of system or lifestyle or diet. I think we're all different, and men and women are so different. You know, my female friends respond very differently to intermittent fasting than men do. Or to keto or to taking out gluten. And so, it's just, I think, very, very specific. I would say I think people need to figure out what works well, and in your body tells you.

[00:04:54] Both of my grandfathers lived until the age of 100. And both of them would eat meat and they would have gluten and rice and carbs, and they drank once in a while. One of them was a smoker until he was one hundred years old. Literally, he was smoking until his last days, and ate butter and whatever. They were both healthy in general. But so, I think mine and I've seen this so many times, I think, again, it's just you get lucky with genes and then you do the best that you can do. Some things are just not in your hands. And that's why I think all of these kind of these fads of like keto and this and that, like they they're very short term in some ways. And again, like balance is really seems to be key. Again, like my grandfather was a smoker, the other one was diabetic, but they lived healthy and functioning lives until they 100 years old. And I'm also Persian. So again, we have like I think the Mediterranean diet is very clean. And that is also been really interesting to see the types of foods that we eat and how it's easy to cut out the processed foods and stick to something very organic and clean and nutritious and still delicious.

**Brody** [00:06:07] Yeah, yeah, yeah. And about the Mediterranean diet, can confirm.



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**Tina** [00:06:10] Yeah.

**Brody** [00:06:11] You said it's more healthy. I don't know about that. It's a lot tastier than the American diet. So, there's that.

**Tina** [00:06:17] Right.

**Brody** [00:06:17] And as I mentioned previously, before recording, you immigrated to the US at the age of two. And I'm really curious if you consider yourself a first or second generation immigrant.

**Tina** [00:06:28] So it's interesting. I would say I don't think about it much, and just feel like I was, like I feel like I'm American and I have spent most of my life here. I would consider myself first generation again, even my parents, we feel like we've just been so welcomed in this country. It's kind of like, you know, being from a country like Iran where we can't even go back. So, the reason we left is my grandfather was in government. He was a member of parliament, and we're Jewish. So, the combination was not great during the revolution. And so, we basically left, and I've never been able to go back, which is such a shame. But I consider this like kind of like my home and I've been here my entire life. So, I just feel, I don't even think about it anymore. It's kind of just like I feel like I'm, you know, purely American.

[00:07:25] By the way, it's you see it now in the media and with all the all the kind of the darker side of it. It's a beautiful country. The people are amazing. They Iranian people are like some of the kindest, most warm, hospitable people you will ever meet. The culture is really beautiful. The food is amazing. Persian break is delicious. So, yeah, it's interesting. I'd love to go back one day.

**Brody** [00:07:49] What was your high school like?

**Tina** [00:07:51] So I went to Beverly Hills High School. It was great. I mean, I had a lot of my friends that I grew up with also went to high school with me. I think high school was you know, it was a lot of fun. I was there at the same time as my sister, who was older. I had a lot of cousins, so I just felt very connected to the school, but also like it was just a great, great experience. Overall, I didn't feel like it's a very large public school. The one thing I never felt was the feeling of like having someone who is, you don't have like a lot of attention and guidance while you're in high school in that large of a high school. So, I just never felt like I like, as opposed to my friends who were private schools. So, the one thing I think was missing from high school was that feeling that like I have someone who's advocating for me and helping guide the way. I was kind of, you were just kind of on your own in high school. And but it was a great experience. It was a beautiful school and a great education. I had a lot of fun. I was on the tennis team, feel very lucky that I have great friends that I still keep in touch with. So, it was a great it was wonderful. It was a really good time.



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**Brody** [00:09:02] Now that you've said it's all wonderful and that, I would like to ask you to recount your worst experience with it, what was the worst mistake you ever made while in high school/

**Tina** [00:09:10] Wow, the worst mistake I made in high school. You know, I don't I don't know if I made any mistakes in high school, I guess I could have maybe, you know, maybe experimented more and tried more things. I was very concerned about my studies and very focused on those, but maybe just being a little more open to other opportunities. It was about tennis and it was about my studies, maybe I could have tried other things or other sports, but I was very focused on what I knew that I liked. So, I think, the one I don't know if I'd call it a mistake, but if I could go back in time, I would probably try out different things.

**Brody** [00:09:50] Mmm. Not being so just so, um, I'm not sure if you would use the word college focused, but that kind of thing.

**Tina** [00:09:56] I was very college focused. I think in hindsight, I would have probably taken more, like another instrument or something, taken different languages. But I was very much focused on my path.

**Brody** [00:10:09] I have a little quote from an article that you were in a few years back, and I'm going to read it out here. "Tina saw herself as an entrepreneur. She has always been passionate about creating new things. Towards the end of her high school career, she had already had her mind set on starting her own business". And the question I have for that is, what was something that you did as a high schooler to start going down that road?

**Tina** [00:10:30] Yes. So, I had always I always knew I wanted to be an entrepreneur. I even started like looking at I was always looking at different opportunities. I remember coming up with a new way of, like, stapling things that I was getting, it was a new contraption, it was a stapler and a binder at the same time, very random. But it's actually there's like a huge there was a huge demand for it before everything became digital. And then I remember taking it to China to get manufactured. I was looking at new opportunities, when I was young. And then also, always working. Since high school, I've been working. Not like corporate level, but I've always had like an internship or a job. And so, I was very focused on, like figuring out what I was excited about, and finding a way to get there. But again, I come from like a very entrepreneurial family and culture. And so, I think it's always been a part of who I am, is to be looking for ideas and opportunities and how you can kind of leverage those into interesting businesses.

**Brody** [00:11:29] Yeah, I kind of wanted to add more to the stable binder. That sounds really cool and actually reminds me of this book I was reading yesterday called, oh my God I'm blanking, but it's something to do with using the right side of your brain.

**Tina** [00:11:42] Right.



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**Brody** [00:11:42] And it's essentially talking about how, I'm guessing this is how it happened: you noticed, "Hmm, students need staplers and students also need binders. Why don't we put them together and have a staple binder?" So how did that kind of come to fruition? How did you do that during high school?

**Tina** [00:11:57] Yeah. So, I like I don't even remember that because it was this is a long time ago. And at that time, we didn't have the same type of Internet where you can just like Google anything. But I remember meeting someone. I mean, I was you know, I hustled and found people who introduced me to the right people. And ultimately it didn't go anywhere. But it was a great learning experience. And but again, I was it was just one of those things where I think, like, you find if you're excited about something, you find a way to get there. And the one lesson I learned then, and it has come up in every single business I started, is that, I have realized, like, you need a great idea and the execution is really important. But how important persistence is. Like it is, I know a million businesses that get started and people give up before I get there. And so, there's something to be said for really kind of like, giving your all, and kind of getting through the ups and downs and not giving up and kind of figuring out what's working and what's not. And taking it to the next level. It's really easy to get distracted, especially when you're younger. But I've just realized in every business I've started, like persistence is so important.

**Brody** [00:13:11] Was there ever a point that, that lesson really just hit you. Like you were just doing something and you're like, "Wait a minute, it's persistence".

**Tina** [00:13:20] Yeah. I mean, there's so many things I've done where it's. You know, like City Tripping was a business that I started with a partner of mine. And we did actually fairly well. We were in several different cities. We were we were called a younger, hipper CitySearch by Rolling Stone Magazine. We were also publishing books, and we were the number one city guide at the time. And the company was acquired. We launched right before CitySearch, and we were headed down that path. But I went to business school, my partner was starting to, his own... another career as well. And it was a great experience. But really, I think, again, if we had committed to growing the brand and maybe, looking at other ways of like monetizing it or finding other opportunities to grow it, I just see that happening all the time where it's like an idea. Everyone has an idea, but like someone actually nurtures it. It evolves, it finds an audience, it finds momentum. And it's kind of that momentum that you have find and really kind of keep going to get to where you need. And so, I've just realized with every business I've started, it's like the persistence and the scaling and keeping kind of your energy going, because it's a roller coaster. So, I think that's been the most interesting aspect, I think that I realized about entrepreneurship or any business.

**Brody** [00:14:38] Yeah, I would agree with that statement. But I want to talk right now more. I mean, obviously, we're kind of making you sound like the sort of omniscient God here with your insane entrepreneurial skills. And obviously you weren't when you were a kid. But we all have flaws. So, I'm wondering if you have a story in mind that kind of can sum up who you are as a kid.



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**Tina** [00:15:00] Yes. So, I think I've always been a few things. Very curious, very hard working, very shy and much more an observer than anything else. I've always just been an observer. But I really believe like I've always believed in hard work. I see that now that I have a team and I hire people all the time, like I just see the value of hard work and I really wonder how, or why some people are more committed to working hard, and some people take things for granted. Or are expecting things to come to them instead of putting in the hours, it's very fascinating for me. But I think for me it's always been about just kind of being in my own world, stepping back, observing, learning, and then being very proactive myself. So, I think those are the qualities I would use to describe myself growing up.

**Brody** [00:15:56] Mmm, did peer pressure ever affect you in high school?

**Tina** [00:16:01] I mean, definitely, yeah. You know, there's, look, I went to Beverly Hills High School. You're surrounded by a lot of like, very polished, beautiful people. But also, there was the one great thing actually about my high school, it was very diverse. You have people from all walks of life and cultures. But I think, again, the pressure and in high school is just to be almost like not perfect, but you really care what people think about you, and your appearances and all that kind of stuff. And so that's I think the biggest pressure was that, more than anything else. You know, you want to, you're young and you care about other people's opinions, which shouldn't matter. But it does when you're in high school.

**Brody** [00:16:48] Is there anything that you would say to kids these days or people that were, are in similar situations to the ones you were, about that kind of thing right now?

**Tina** [00:16:57] Yeah, I mean, I would say, and this is true now, I'm even learning this lesson today, is that you're actually what makes you different is really what's most unique and endearing and really will make you stand out. Whether that's being a woman, or a person of color, or someone who has some kind of disability, or a personal issue or something. Having some vulnerability is actually an asset, I think, more than anything else. And everyone has their personal challenges and professional challenges. But I think bringing those up and embracing them, can really, I think, build more bridges and make you more connected to people instead of like putting on a polished, perfect front. Which a lot of people think they need to do.

**Brody** [00:17:44] It's diversity is really what it's all about. And being your own unique person. And I personally think it's not that, the way you look or the way you are, is the important part. It's the experiences you've had, that really make that difference. Because if I'm, I am a dude, and I try and go into the beauty industry, I'm going to have a lot harder time than someone who has had experience with that their entire life. And that's what it's really all about. Experience and just knowledge about things that other people don't have knowledge about, gives you the upper hand.

**Tina** [00:18:24] Right. But sometimes being an outsider is an asset. Actually, I would say maybe if you go to the beauty industry, maybe you can bring in something that other people don't see or a new perspective.



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**Brody** [00:18:33] Mmm.

**Tina** [00:18:33] I think it's great. Again, everything doesn't need to look the same. Everyone doesn't need to look the same. Because I'm in money and finance and we're very different. We're not corporate. We're much more visual and young and kind of engaging and entertaining. I think it's refreshing. But you can apply that to any industry or culture or opportunity. I think it's nice to have an outside perspective and have kind of interesting, different views and bring this to the table.

**Brody** [00:19:07] Absolutely. What kind of role did your parents have in your life as a kid?

**Tina** [00:19:14] Yah, I have the greatest parents in the world. They're very loving, very kind. I would say they're not the type of people who were, you know, wanted me to follow a certain path. They were very much open to kind of me living my life and doing things that excited me and always supported me and have been my biggest cheerleaders in every venture and everything that I've done in my life. So, they've been they're really just wonderful people and they're super supportive and caring and they would do anything in the world. So, I am very lucky I won the lottery with my parents.

**Brody** [00:19:48] Is there any sort of, one thing that seemed like a small detail when you were in high school, but looking back, you actually noticed, that one thing really just made you who you are today in an aspect?

**Brody** [00:20:02] Yeah, I think this may sound crazy, but I think I have always felt like an outsider, even though I fit in and I have a lot of friends and but I feel like I'm always kind of been an outsider in a lot of groups of, even people I'm close to. And I think it's more internal. It's part of how I'm more an observer. I'm not the center of attention I don't care to be. So, I think. You know, that's kind of shaped who I am. I've never done anything in the typical way. And that's more challenging often because you're just kind of not doing what everyone else is doing. So, but it's also beautiful in a lot of ways because you kind of follow your own path and your own heart, in your dreams. So, you know, it has its pluses and minuses. But I would say I've always kind of, followed my own path and my own, uh, where my heart has led me. And I've been lucky to be able to do so.

**Tina** [00:21:01] I think your story falls into a unique pattern that I've noticed actually while doing this podcast. Which is most of the people I've interviewed who I would consider successful, and we'll talk more about that later, but um, they all considered themselves either introverts, not all of them, most of them considered themselves introverts, not popular, or really, just not social in high school.

**Tina** [00:21:26] Right.

**Brody** [00:21:26] And I think obviously I'm talking through the lens of people who made it.

**Tina** [00:21:31] Right.



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**Brody** [00:21:31] But what I assume happens, and this is just my personal idea, please, anyone listening, don't take it out of context, but I think that outsiders have a very unique possibility, where they either work their ass off and get to the top like you and many others did. So, they populate the top, but they also populate the bottom of the people who didn't.

**Tina** [00:21:53] Hmm.

**Brody** [00:21:53] Because it is a disadvantage.

**Tina** [00:21:55] Right.

**Brody** [00:21:55] But it's also an advantage if you take it the other way.

**Tina** [00:21:57] Exactly. I think there's a great book. It's called Quiet by Susan Cain. I mean, I recommend every introvert or people who know introverts to read it. It's really fascinating. It's just I mean, it's kind of - changes the way you look at everyone. Whether you're an extrovert or introvert in a relationship. Because it just goes to show you how culturally we're all programmed to believe that, like, if you're leading a company, you need to be this like A type, aggressive, super kind of like "out there" personality. Bigger than life, personality. And actually, going throughout history, she shows that many of the people who changed policy and have had a lot of impact, are mostly introverts. But also, how, like introverts and extroverts can kind of work together and people's personalities kind of like bring out the best in both of them.

**Brody** [00:22:47] And I think that's partially due to the fact that introverts are capable of forming more close bonds with people, you know. Like an extrovert, they can seem like they're just talking to everyone the same way. I'm talking to Susie over here. I'm like, "Susie, what's up? How are you doing"? Say bye to Susie, say hi to Dan. "Dan, What's up?" But like introverts, it seems a lot more natural.

**Tina** [00:23:10] Yeah. And it's very fascinating to kind of learn. I mean, the book is pretty like life changing if you're an introvert, because it just kind of gives you a new perspective on and I think she's a TED talk to you to listen to as an alternative. But it just is very interesting just because I think we all have in our mind this like kind of like vision of like what a leader or what a someone who is going to make some impact, what they look like, what they act like, how they speak. But it's oftentimes it's not true at all.

**Tina** [00:23:44] Hmm. Is there anything that you do daily, weekly, monthly, whatever that to make sure that you're constantly growing as a person, whatever that may be?

**Tina** [00:23:53] Yeah. So, I mean, I do meditate, a lot. And then I do my yoga practice. I think being out in nature is also like a meditation for me. But as far as like growing as a leader, I am a part of a lot of groups and people who are building companies. And I think I learn from them more than anything else of like the challenges they have, how they're



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handling them, those types of things, and watching other people's experiences and then also having them support me in mine, is super impactful.

**Brody** [00:24:27] Mmm. I totally, I'm going to misquote it here, but I think it was Socrates or some other philosopher who said the I believe it's, the man who learns from his own mistakes is a man, but the man who learns from others' mistakes is a genius. Something like that.

**Tina** [00:24:43] Yeah. Yeah. It's a similar to good artist, create art. Geniuses steal, or something. So, there's some expression like, yeah...

**Brody** [00:24:52] It's kind of off topic here. But another thing I've just noticed from this podcast is people think like there's an Illuminati or some shit. If you really want to look at the one, I'm not going to call it a cult, but like the one group that's really taking over the world these days, it's meditators.

**Tina** [00:25:08] Hmm.

**Brody** [00:25:08] Like the amount of people who I'd say are in positions of power or just doing incredible things right now are meditators. And I'm I don't know why that is really. But I think it's just an interesting fact.

**Tina** [00:25:21] Yeah. I think it's like part of being healthy is like having a healthy mind and spirit. And some people's meditation I know it's like religion, like going to church or temple. Some people, it's their yoga practice. But I think just finding whatever it is that gives you peace and helps you kind of like your mind set and balance the crazy world we're in, especially now. It's beautiful if you can find that. And I can be for me, sometimes it's just one thing in nature or taking a hike or being by the ocean. But to your point earlier. Yes. Every like every Fortune 500 CEO now is dedicated to their practice. And most people say that it is life changing, which is really fascinating.

**Brody** [00:26:08] Is there a skill, that you could say, just by knowing it, could put you ahead of the curve for the future, in anything?

**Tina** [00:26:18] Good question. I would say, well, I mean, if you're an expert in like A.I. or machine learning, you will be, you will do very well, or like data science or, you know. Those specific skills are in demand. But I think on like a more like a more human level, being able to work and connect with people and have really good communication skills. Again, as everything becomes more, the world is taken over by robots and everything is taken over by technology. Like there's some things that you can't replace that people still need that human touch. And so, I think that is really important to be able to communicate, whether in speaking to someone or beautifully in your language and your text and emails like communication is such an important skill and a lot of people don't have it. So, I think those and then I would say, again, going back to work ethic, I think, very underrated. And makes you stand out no matter what you do or any organization or company you're affiliated with.



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**Brody** [00:27:24] Yeah. And I finally remember the name of the book. It's called A Whole New Mind. And I was I remember I remembered that because you were really just talking about empathy. I think that's the word you were looking for...

**Tina** [00:27:35] Yeah.

**Brody** [00:27:35] When you were talking about connections. And the book says, in the next coming generations, nurses are going to be one of the most consistent and reliable jobs just due to their empathy and ability to connect with other people. Because a nursing job is not to be able to replace by machine. A machine cannot comfort a person like a person.

**Tina** [00:27:55] Yeah, you can't automate caring for someone or love or a relationship or feeling or understanding, which a lot of like not nurses or even teachers. I would say in some ways, you know, there's only so much you can get out of technology, as we've all seen the last few months.

**Brody** [00:28:15] Yeah. Now, I want to ask you my three question sequence. The first part is, and I referenced this earlier, is what is success mean to you?

**Tina** [00:28:25] So it's so interesting. I read something the other day that was really beautiful, and it's "successes is", and then it had a list of things that I thought was really beautiful, I think. And the list was things like, you can sleep at night peacefully at night, you have food on the table. You can take a day off if you want. You never you're never eating alone or consistently eating alone. But I would say success to me it's not... It's having meaning in both your professional and personal life, I think you need a little bit of both. And maybe it changes over time, but having meaning in that, you're doing meaningful work, but also meaningful relationships. And I would say if one is more important, the other, it's relationships. You can have all of do meaningful work and have all the money in the world. But I think if you don't have your family and people who love you and their support, then nothing else really matters.

**Brody** [00:29:20] How do you define meaningful?

**Tina** [00:29:24] Meaningful meaning, and it's different for every person, like meaningful means real, authentic relationships, people are there for you and care for you and support you in a way if you ever needed anything. But also, just in a just day to day, you know, you have people that are looking out for you.

**Brody** [00:29:43] And the second part is what is a trait, not the most important trait, because that's really hard to answer, but a really important trait that everyone should have?

**Tina** [00:29:55] One important trait that I think everyone should have is the ability to listen. Like, I just realize people don't listen anymore, especially now with politics and the country



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so divided, like the ability to truly listen to another perspective, for people to be able to listen and really understand other people and other perspectives.

**Brody** [00:30:16] I think another way you could put that and tell me if I'm wrong here, actually, but is respect, you know, having...

**Tina** [00:30:23] Yeah.

**Brody** [00:30:24] ... respect for other people.

**Tina** [00:30:23] Yeah, I think they go hand in hand, like. You can listen and respect another opinion. And, you know, again, I see I see myself. It's somewhat difficult to just even have conversations with other people that don't share your perspective. I think it's a sign of intelligence too. Some of the smartest people I know will admit they don't know everything and are open to hearing other opinions.

**Brody** [00:30:47] Mmm.

**Tina** [00:30:47] I know some people who are just like this is the way it is and you're wrong and everyone else is wrong. And I know because I'm more whatever it is knowledgeable...

**Brody** [00:30:57] Mmm.

**Tina** [00:30:57] ...it doesn't exist. Everyone is, has a right to their opinion.

**Brody** [00:31:01] Yeah. There's no such thing as a correct opinion.

**Tina** [00:31:05] Exactly.

**Brody** [00:31:05] A little combination of those two [questions] is: I want you to imagine that you have one job now, only one. And that job is to be a school teacher. And what you're teaching is, you're teaching 16-year olds in high school, to become respectful and successful. How are you going to do that?

**Tina** [00:31:26] You know, I would say part of doing that is to get out of your bubble and have relationships and friendships with people who don't look like you and act like you and have the same political views as you do. I think that's the only way is to get out of your world. And I would say one other way is to get out of the country and live in another country, have a... experience a different way of life. But again, get out of your comfort zone and experience things when you can, especially when you're young. Because it just gets harder and harder as you get older, and you have a mortgage and your kids and the family and obligations. So, I would say just expand your horizons and see different perspectives, meet different people and try to capture as many experiences that can open your mind earlier on in your life.



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**Brody** [00:32:12] Is there anything that people listening could do right now or right now is in like next week, to get part of that?

**Tina** [00:32:23] Well, unfortunately, it's really hard to travel right now. So...

**Brody** [00:32:26] Yeah

**Tina** [00:32:27] This is not normal times. But I would say, look, the beauty of having like we have the Internet now, there's so many opportunities to learn, I would say, is to just, again, take a class or course or something that's completely out of like something that you're interested in, but you've never made time for.

[00:32:46] It's amazing the resources that are available online and the opportunities learn even for free. But even if it's not free, it's usually pretty affordable. Is to just constantly find ways to learn. If it has to be online, that's great. If you take a class that's great. And exercise your mind. Because we all get lazy. We're all busy. We all get stuck in our, like, day to day. And so, the people I find who are the most interesting and who are able to continue to grow are the ones who are very proactive about learning and about expanding their minds and their perspectives and views and building relationships in places that typically they wouldn't have found a new perspective or contact.

**Brody** [00:33:30] That was Tina Hay, a pleasure to speak to. If you want more of her, please consider visiting [NapkinFinance.com](https://NapkinFinance.com), or buy her most recent book, Napkin Finance.

**Tina** [00:33:38] So Napkin Finance: Build Your Wealth in 30 seconds or Less, is our new book about everything money and finance. We make it simple, palatable, fun, engaging and entertaining to learn about complex topics, in a very visual way with napkins, quotations, fun facts and little text. And so, I hope everyone really enjoys it. It's available anywhere books are sold.

**Brody** [00:34:01] Thank you for listening to this episode of Titans as Teens. If you want to learn more about Titan as Teens, please visit [TitansasTeens.com](https://TitansasTeens.com). Thank you so much for listening.