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5 SPEAKERS

Ilan  
Ramit Sethi  
Alyssa  
Ashley  
Greg

START OF TRANSCRIPT

**[00:00:03] Ilan**

I tell her, "You know what, why don't you put yourself in my shoes?" Sometimes, I understand it was too big for her.

**[00:00:10] Ramit Sethi**

That it's too?

**[00:00:11] Ilan**

The shoes are too big for her.

**[00:00:15] Ramit Sethi**

On today's episode, I'm going to be working with Alyssa and Ilan about a money problem that they have. But as I get deeper into the discussion with them, I realize it's not really about money, it's the communication between the two of them that is the real problem. Imagine your husband talking about you like this.

**[00:00:38] Ilan**

Alyssa's nature is inside the box, and my nature is to think outside the box.

**[00:00:48] Ramit Sethi**

Are you kidding me? Who talks about their wife like that, especially when you and your wife are supposed to be running a business together?

**[00:00:56] Ilan**

I'm an entrepreneur. She's not an entrepreneur. She is an employee.

**[00:01:02] Ramit Sethi**

This is the I Will Teach You To Be Rich podcast. And I'm your host, Ramit Sethi. Now, I've always been fascinated with money and psychology. I remember writing about money while I was a student at Stanford, studying technology and psychology there, and absolutely loving talking to my friends about money. So many of us claim that certain things are important to us, and yet our behavior doesn't actually match up to it. Think about it. There's money. Yeah, I know, I should save more. There's flossing. Yeah, I know I should floss more. There's calling our parents or going to the gym. There's so many things in our lives that are genuinely important to us; and yet, we find it really difficult to do. And I know what it's like. Growing up, I would joke that I was just a skinny Indian guy. I would look around and I would see a bunch of people who looked really fit. They seemed to stay fit and put on muscle effortlessly; and I just felt like I was on the outside. Like everybody had read a book about getting fit, and I was absent that day at school. And it took me many years, lots of getting help, and hiring trainers, and reading books to finally figure out what other people seem to effortlessly know. And I think a lot of us feel like that about money, like we were absent the day that everyone else seemed to learn it. So, I'm fascinated with money psychology, and I'm also fascinated with how it plays out in relationships. Part of this is inspired by my own relationship. When I was dating my now wife and we got married, we went through a lot of difficult conversations to be able to get on the same page about money. And so, I started talking to other couples. I talked to friends, I talked to readers, and you will not believe some of the stories that I heard. We have couples that have vastly different spending styles - couples where one person earns a hundred times what the other does, and in almost every couple, they grew up with totally different philosophies on money. And I thought to myself, when was the last time any of us had the chance to listen to a real couple sharing real stories about their money problems and a conversation where they actually shared real numbers also? And the answer is never. Most of us have these conversations - sometimes, fights with our partner - but we never get the chance to sit in a room like a fly on the wall and listen to other couples talk about their money problems. Well, that's what I wanted to bring you on this podcast in the hopes that it can inspire you and maybe help you with your money psychology as well. Alyssa and Ilan are like so many of the couples that I'll speak to on this podcast. They come to me for a very specific money problem, usually a really specific type of fight that they've been having constantly. But as I ask them questions and unpeel the layers of their relationship, together, we'll discover that it's really not about the financial question they originally came with. There's almost always much deeper issues. Now, Alyssa and Ilan have been in a relationship since 2007. They're now married, and they're co-founders of a baklava company. The business is doing well, really well, except for one thing, they just can't seem to agree on almost anything. Now, that's where I come in. I've got a couple of ideas, but first, I need to ask them some questions to figure out what's really going on.

**[00:04:52] Alyssa**

It wasn't really a discussion, it was just like, he's going to do it, but I also don't feel comfortable with you just doing whatever you want with it since we're in a relationship together and our finances are shared. I was scared. I got in a fearful mindset. I was afraid he would lose our money, make mistakes with the money, even though all he wants is to make as much money as possible.

**[00:05:22] Ramit Sethi**

You're listening to I Will Teach You To Be Rich. Alyssa and Ilan are struggling to see eye to eye. They both lost their jobs as a result of the pandemic.

**[00:05:42] Alyssa**

Luckily, we both are entrepreneurial. And I started babysitting; Ilan tried a horrible job roofing. We don't speak about that. I mean, we weren't going to think. So, I started selling basic goods on Facebook, and Ilan saw that I was getting really busy, and he said, "There could be a business opportunity on this. Let's make my famous baklava," and the sales exploded.

**[00:06:14] Ramit Sethi**

A lot of us believe that one magical day, when we have a million dollars or a successful business, all of our financial problems will vanish. Guess what? That never, ever happens. In fact, if you want a million dollars tomorrow, would you know exactly how to spend it? Would you know how to change your money attitudes? Would they just magically transform overnight? Of course not. These are skills that we learn over time. Now, Alyssa and Ilan are quickly realizing that they don't have those skills. And with this new business, it's starting to cause serious issues.

**[00:06:54] Alyssa**

I'm doing the baklava now. He was still helping, but I was getting -- I had way too much on my shoulder. I couldn't manage it. We bake it, and then I go to the farmer's market, I set up a canopy, we call over every single person, we offer them sample, it's super interactive and tiring way of working. Then, you tear it down at the end of the day and do it all over again. So, I felt like I couldn't handle this level of work and I also was having a hard time that he was putting so much time into the crypto.

**[00:07:35] Ramit Sethi**

Wait a second. What's this about crypto?

**[00:07:39] Alyssa**

He said, "I'm going to do this cryptocurrency thing." And it wasn't really a discussion. It was just like he is going to do it, but I also don't feel comfortable with you just doing whatever you want with it since we're in a relationship together and, financially, our finances are shared. I was scared. I got in a fearful mindset. I was afraid he would lose our money, make mistakes with the money, even though all he wants is to make as much money as possible.

**[00:08:15] Ramit Sethi**

Okay. Did you catch all those red flags? No discussion, don't feel comfortable, scared he would lose our money. These are all clues I'm listening to, I'm hearing them, and I'm filing them away, because I suspect these are clues that give us a hint as to what's really going on. Alright. Let's keep going.

**[00:08:41] Alyssa**

There were times when he was supposed to do a market, and some exciting thing happened on the crypto, he saw an opportunity to make a bunch of money and he just didn't go to the market. And for me, because the markets are so important to me because it's a new business that I really care about, I just felt like, how can I rely on him? He's just doing the crypto. He doesn't care about—

**[00:09:11] Ilan**

I thought-

**[00:09:11] Alyssa**

This is my -- this is my experience. I felt let down. Ilan's top priority is making money. End of story. If he sees something that can make more money, he's going to go for it. So, we don't see eye to eye because I see the baklava business as a little baby that we're growing, and I care about it, and I care about our image and our reputation, and about fulfilling our commitments.

**[00:09:42] Ramit Sethi**

Okay. On a scale of one to 10, how sure are you that that's exactly what he's going to say?

**[00:09:48] Alyssa**

Nine.

**[00:09:50] Ramit Sethi**

What surprised you about what Alyssa just said?

**[00:09:53] Ilan**

Nothing much. I know her reaction, I know how she is. She thinks in a certain way, okay? And Alyssa's nature is, let's say, inside the box, and my nature is to think outside the box. So, when you think outside the box, you find definition for inside the box. That's my life experience.

**[00:10:19] Ramit Sethi**

Okay. This is red flag central. My alarm bells are ringing. I mean, can you believe Ilan is talking to me about his wife as if she isn't even there? Now, what I wanted to do was to get back on track and talk about their business.

**[00:10:36] Ilan**

The startup was the idea of how to create a product that we don't have to basically work for so many hours, so I came up with a solution of how to sell a good product that has a nice markup. And then, basically, we don't have to work as hard. So, once we did that and we stabilized it together, by the way, the difference between us is that I'm an entrepreneur from a very young age, and most of her life, she's not an entrepreneur, she is an employee. So, I know more how to think as an entrepreneur, and how to grow a business, and how to invest. And again, one investment is going to another one. And I'm not afraid to do that because my life experience taught me that when you make a mistake, a good mistake because you learn from it, and then you learn basically how to make a profit, how to not make that mistake. Same goes with profits. So, you're not going to make or you're going to lose at the beginning, but it's going to teach you in the future how to not make that mistake again, and then make a profit.

**[00:12:02] Ramit Sethi**

Let me just jump in here for a second and remind you who Ilan is lecturing. I've started multiple businesses. I've employed lots and lots of people. I run a business that reaches over a million readers a month. I mean, I appreciate the business lecture, but I didn't really come here to be lectured to by Ilan. And if he's being like this with me, I hate to think what he does when he's communicating with Alyssa.

**[00:12:33] Ilan**

For her to understand it, it was very hard, and we had a lot of collision and a lot of fights over that. So, my motto is basically to dare and to endure. Basically dare and you conquer, because if you don't dare and you stay basically in that safe place, you're not going to get anything.

**[00:12:58] Ramit Sethi**

I have a real problem in my life. It's called Indian auntie face. Now, if you've ever talked to an Indian auntie, and you've said something that she doesn't like - for example, that you love to drink or you don't care if you get a C-minus in school - she will be physically unable to contain the look of judgment and disgust on her face. Unfortunately, I have this problem too. So, right now, as I'm being lectured to by Ilan about dreaming to dare, my face looks like I just ate a combination of three onions and a glass of lemon juice. I really need to change this subject right now. How big of an issue do you think that this, what we are talking about, is on a scale of one to 10?

**[00:13:45] Ilan**

Oh, wow, this, I would say even eight to nine. Sometimes, even 10.

**[00:13:52] Ramit Sethi**

Wow, okay. Alyssa, what about you? One to 10?

**[00:13:54] Alyssa**

An eight.

**[00:13:55] Ramit Sethi**

Wow.

**[00:13:55] Alyssa**

I'm pretty sure that it is, yeah.

**[00:13:57] Ramit Sethi**

Wow. Okay. So, you're both pretty aligned that this is a real and serious issue.

**[00:14:01] Alyssa**

Mm-hmm.

**[00:14:02] Ilan**

Yeah, but the thing is when she asked me to see eye to eye, I find the way to be. But when I tell her, "You know what, why don't you put yourself in my shoes?" sometimes, I understand it is too big for her.

**[00:14:16] Ramit Sethi**

That it's too?

**[00:14:18] Ilan**

The shoes are too big for her.

**[00:14:22] Ramit Sethi**

This was honestly really hard to listen to. It was hard for me, and I'm new to this relationship. I can only imagine how difficult it is for Alyssa to have to listen to these kinds of comments. It's clear that there's not a mutual respect in this relationship for each other. So, let's recap. Alyssa believes that the problem is really about Ilan being reckless and inconsiderate. Ilan believes this is about Alyssa not being cut out for entrepreneurship. I think it's deeper than that. What do you think is going on? I have a suspicion. Let's listen a little bit more to see if I'm right. So, Ilan, what about the fact that you were going to go to show up and sell the baklava, and then you decided not to go to that market?

**[00:15:25] Ilan**

Okay. So, the thing is that the market with the crypto was very busy and I saw an opportunity.

**[00:15:34] Ramit Sethi**

And what do you think Alyssa was thinking when she expected you to go there and you didn't?

**[00:15:41] Ilan**

Well, she was extremely disappointed.

**[00:15:44] Ramit Sethi**

Why?

**[00:15:46] Ilan**

Because she's thinking that I'm neglecting the business, but the way that I see it is to create a cash flow. So, I know that if I'm going to lose a day of work over here, and I can do a triple or four times the amount of working in my computer, then I'd rather work in my computer because, eventually, we have a common goal. When I have a vision - and sometimes, it's a big vision - I know it makes her scared. She gets afraid.

**[00:16:17] Alyssa**

Yeah, it makes me nervous.

**[00:16:20] Ramit Sethi**

Tell me more.

**[00:16:22] Alyssa**

Well, I never imagined having such a big life. I grew up in a family that had enough money to travel two weeks a year, and I went to college, and I always had everything I needed. And so, I never thought that I need more. And Ilan grew up in a poor home and really suffered, and he doesn't ever want his kids to live like he did. And he has a big personality and big dreams, and that's okay. And I'm getting more-

**[00:17:05] Ramit Sethi**

Just stick on yourself. I want to know more about you.

**[00:17:08] Alyssa**

Okay. Okay.

**[00:17:08] Ramit Sethi**

One thing I noticed is that you both love to talk about what the other person does, or thinks, or wants, and you actually don't talk about yourself at all. Have you noticed that?

**[00:17:17] Alyssa**

Yeah. Now that you mentioned it, yeah.

**[00:17:19] Ramit Sethi**

Yeah. And I would say that maybe 80% of the time, you're right, but 20% of the time, you're way off, and both of you believe that you know the other person better than you actually do.

**[00:17:33] Alyssa**

Right.

**[00:17:34] Ramit Sethi**

Okay. So, stay on yourself.

**[00:17:37] Alyssa**

Okay.

**[00:17:37] Ramit Sethi**

You grew up, you had a fine life.

**[00:17:39] Alyssa**

Yeah.

**[00:17:39] Ramit Sethi**

You never imagined that you would, what?

**[00:17:42] Alyssa**

I never imagined having an extravagant life. Like I always imagined just having basic stuff. And for me, basic means a decent home and a decent car, like a 1500 square-foot house. It's just not until recently that I started thinking, "Oh, you know, it would be nice to have more and it would be nice to not work as hard," because I'm working, I'm giving like everything I have right now.

**[00:18:13] Ramit Sethi**

What happened to make you start to slightly change your thinking?

**[00:18:19] Alyssa**

Well, it was a combination of Ilan, and not to stroke your ego, but I read all your stuff and taking your course on wealth triggers, which is like blowing my mind. Sometimes, when you hear something from your partner, it's harder to receive it. But when you hear it from your partner plus someone else who knows what they're talking about, you start thinking, maybe I can want that. I think I would never feel comfortable to want in my life if we're getting authentic here. I grew up with an alcoholic father who kind of his needs were always the most important needs of the family, and we had to kind of work around what he wanted. And he's always been in recovery, but this doesn't change what happens in the mind.

**[00:19:15] Ramit Sethi**

Yes. Now, we're really getting somewhere. First of all, I want to acknowledge how much courage it took for Alyssa to share that personal information with us. And I feel really honored that she felt safe and she felt comfortable enough to share that right here. I also want to point out that it's okay to want more. Yes, you have my permission. Wanting a life of more is one of the classic tenets of I Will Teach You To Be Rich. So, I'm thrilled to hear that Alyssa has realized she wants more. But even though we just made that big realization, there's still more to unpack here. We're talking about rewriting years and years of conditioning, conditioning that told Alyssa that she should just be happy with what she's got. You can't change that mindset overnight just by flipping a switch.

**[00:20:10] Alyssa**

I grew up accepting what came to me. I think that's where it really comes down to. So, it wasn't until recently that I said, "You know what, I'm allowed to want," but then that's another step to be like, "How do I want?"

**[00:20:29] Ramit Sethi**

We're starting to really understand Alyssa on a much deeper level. I was curious what Ilan thought of hearing this. Ilan, have you ever heard Alyssa talk about this?

**[00:20:47] Ilan**

No. Refreshing, because I know every time, when you are afraid of doing something, getting out of your comfort zone, it comes from something in the past, something that you experienced before.

**[00:21:02] Ramit Sethi**

Okay. But tell me about how you feel hearing this, not how other people feel. Tell me about how you feel hearing your wife just share things she's never shared before.

**[00:21:15] Ilan**

That made me feel really, really good.

**[00:21:18] Alyssa**

Oh, well, I'm happy.

**[00:21:19] Ilan**

Yeah.

**[00:21:21] Alyssa**

I don't understand why it makes you feel good, though.

**[00:21:24] Ilan**

Because right now, finally, we understood where it's coming from.

**[00:21:32] Ramit Sethi**

Honestly, that's amazing to watch this happen. I can tell that the both of you love each other, you know. There's a lot of respect in the way that even your body language is, and you're both game to come here and speak to each other in a way that I can tell you haven't before. Alyssa, there are so many things that you just shared with both of us that are crying out to be explored. But Ilan, if you're hearing these things from your wife, are there any things that make you curious or surprised?

**[00:22:10] Ilan**

I would like to know, what are you so afraid of? Where is this fear coming from? Because everything that I endured in my life, it was because of fear, and fear is not something -- you are born with only two fears, fear of falling and a fear of sudden sound.

**[00:22:37] Ramit Sethi**

Alright, guys. This is where I did something that I wish I hadn't. I got so irritated with yet another one of Ilan's lectures, especially after Alyssa was so open and honest with both of us, that I got so irritated, I just cut him off. And I wish I hadn't done this. I don't think it was professional. But I wanted to keep it in the episode, so you know exactly what happened.

**[00:23:05] Ramit Sethi**

Wait, wait, wait, wait a minute. Wait a minute. Wait a minute.

**[00:23:07] Ilan**

Just a second.

**[00:23:08] Ramit Sethi**

So, are you supposed to-

**[00:23:08] Alyssa**

Are you heading to this question or are you-

**[00:23:10] Ramit Sethi**

No, no, no, no. You were supposed to ask her about how she was incredibly open, and within five seconds, you turned it into a lecture about the fears that a baby is born with. Now, Ilan, it's funny, but do you see-

**[00:23:26] Ilan**

Okay.

**[00:23:26] Ramit Sethi**

... why maybe she finds it difficult to be open, because the minute that she is, what does she typically receive from you? A lecture.

**[00:23:37] Ilan**

Yeah.

**[00:23:38] Ramit Sethi**

Try it again. And this time, get curious about your own life partner who just revealed something you've never heard, do you maybe want to dig in and ask her a question?

**[00:23:53] Ilan**

What would you like me to do better, so you won't be so afraid of my goals?

**[00:24:05] Alyssa**

What do I want you to do? What do I need from you, so that I can allow you to reach your goals? Is that the question?

**[00:24:15] Ilan**

Yeah, yeah. How can I make it more convenient for you, more comfortable, you will be more at ease?

**[00:24:25] Alyssa**

With your goals?

**[00:24:29] Ilan**

Yes.

**[00:24:29] Ramit Sethi**

I asked Ilan to ask a question. Ilan's question is, how can I help you achieve my goals better?

**[00:24:35] Alyssa**

I know.

**[00:24:36] Ramit Sethi**

Why are you talking about your own goals?

**[00:24:39] Alyssa**

I know.

**[00:24:41] Ramit Sethi**

And then, Alyssa, you accepted his question. You were about to indulge his fantasy about his goals. We're talking about your alcoholic dad; and now, it's his goals. Where did this come from?

**[00:24:52] Ilan**

You're right. I was thinking about my goals. I'm so spoken about my goals. Sometimes, I'm blinded about other person's needs.

**[00:25:09] Ramit Sethi**

Now, remember that Ilan and Alyssa originally came to me wanting business advice about baklava, but we've discovered that the real issue is so much deeper. Think about your own life. Do you have a certain thing that you and your partner constantly disagree about, maybe even fight about? It might be who loads the dishwasher or one of you spends too much on clothes. But if you go five levels deeper, if you really treat it like a scientist, like an investigator, trying to find out what's going on, what do you think the real issue is? Well, the problem here is simple, communication, but Ilan won't listen to Alyssa long enough to learn what's really going on. Alyssa, Ilan is having a tough time asking a curiosity-based question. So, as his partner, help him out. What question do you think he might ask that would allow you to open up a little bit more and to talk more about the stuff you just shared?

**[00:26:18] Alyssa**

How can I support you on that journey?

**[00:26:25] Ilan**

So, I will ask you more often, what can I do for you? And-

**[00:26:31] Alyssa**

Well, you can ask me now.

**[00:26:35] Ilan**

What can I do to make you more curious or make you more enthusiastic about the goals that I'm thinking? Wait a minute. Wait, wait, wait, wait, wait, wait, wait, wait, wait, wait, wait.

**[00:26:48] Alyssa**

Oh, my God, Ramit.

**[00:26:49] Ilan**

There's probably a language barrier.

**[00:26:53] Alyssa**

Ilan, it's -- No, there's not. It's still about you.

**[00:26:55] Ilan**

Okay. No.

**[00:26:58] Ramit Sethi**

Ilan, your English is fantastic. The problem is not English.

**[00:27:02] Ilan**

No, no.

**[00:27:02] Alyssa**

I would like you to ask me-

**[00:27:04] Ilan**

Okay.

**[00:27:06] Alyssa**

... how can I support you in your journey on learning how to want?

**[00:27:15] Ilan**

Oh, okay. So, how can I support you on your journey to how to want?

**[00:27:21] Alyssa**

Well, I can tell you how.

**[00:27:26] Ilan**

Okay.

**[00:27:26] Alyssa**

I would like to have your support for me to make more decisions based around our baklava business, because I am not going to sabotage our business, I'm going to make sure that we maintain a great profit and a great markup, but I have a lot of experience and I want a better future for us. And I know I trust my decision making in the business, but I need to have your support to let me explore what I can do with it because right now, I don't feel supported in making little changes, like branding the boxes, and making banners, and making decisions.

**[00:28:26] Ilan**

Oh! So, finally, we've got to something that we haven't argued about. I agree completely with what you said. Okay. I want you to dare more because owning the business, not only doing the same thing constantly all over and over again. It's not like being an employee. You always have to reinvent and use your imagination to make the business look better.

**[00:28:58] Ramit Sethi**

No! Ilan, you had it. We just got to the point where you were actually able to ask Alyssa a real question about herself. That was fantastic. The two of you agreed that you both want Alyssa to have more control over the baklava business. Amazing. And then, you followed up with another Ilan Ted Talk.

**[00:29:23] Ilan**

Okay. What is it that you want to do that you feel that I'm depriving you of?

**[00:29:32] Alyssa**

I want you to trust me in making decisions with our business, because I make really good decisions.

**[00:29:48] Ilan**

So, I trust you. Okay. You need to do whatever you need to do to make yourself feel better. And when I will see the results that they are bearing fruit, I won't even make a comment. So, I would like you to do what you think that it's right.

**[00:30:20] Alyssa**

Did you understand the part where I explained my decision-making process?

**[00:30:29] Ilan**

What do you mean, your decision-making process?

**[00:30:31] Alyssa**

Well, I make good decisions because of my education, and life experience, and my thoughtfulness to everybody's needs.

**[00:30:47] Ramit Sethi**

Ilan, that was the first time today I've heard you ask a legitimate question to her. You said, "What do you mean?" You just said that, and I had a huge smile on my face as you said that, and you two actually connected.

**[00:31:02] Alyssa**

Right.

**[00:31:02] Ramit Sethi**

You were legitimately curious, no, what do you mean, decision making process? That's a great question. And Alyssa, I could hear it in your voice. What did you feel when you heard that question from Ilan?

**[00:31:16] Alyssa**

I felt hopeful.

**[00:31:18] Ramit Sethi**

And that, to me, was the best moment so far. And that was hard to get to. And honestly, it seems so simple, doesn't it that the fact that you said, what do you mean, decision making? Like what's the big deal? But that was, imagine you're climbing up a hill, you just made it to the first peak of the mountain. Okay. So, this is fantastic, this agreement that they've made is a major breakthrough. But right now, it's just words. What I want to do is practice something I call failure expectation. And this is basically expecting to fail, trying to break the agreement right now while we're in this safe space to predict what might go wrong, and practice so that we're prepared for what can happen in the future. I'm going to try to run them through an actual disagreement they've had and let's watch how they handle it. You can both be successful as business partners. You can. I believe that. I can see glimmers of it. But you can't do it the way you've been doing it, because you look down on each other, you scoff at each other, you don't respect each other for the mutual skill set that you bring. So, you have a couple of options. One, you can stop partnering up in business. That is probably the cleanest and most obvious solution.

**[00:32:54] Alyssa**

That's what I'm trying to achieve.

**[00:32:56] Ilan**

Not partners?



**[00:32:58] Alyssa**

Yeah.

**[00:32:59] Ilan**

Okay.

**[00:33:01] Ramit Sethi**

Okay. We'll talk about that. So, go ahead. Tell him. It seems like that was a surprise to Ilan.

**[00:33:06] Ilan**

No. Basically, what I thought is each one of us is going to have a part and is going to have to do a part. Okay. And that's what I said at the beginning. When she struggled with her part, then all things started to get complicated.

**[00:33:27] Ramit Sethi**

Mm-hmm. And what about when you struggle with your part?

**[00:33:31] Ilan**

I barely do. Rarely.

**[00:33:33] Ramit Sethi**

You didn't show up to the market, that's struggling.

**[00:33:36] Ilan**

No. Okay. My part of the business is the background part, purchasing and making mixes. I'm helping as much as I can. But what I do also takes so much energy for me that managing both of the world, like sometimes, you can come to a point that you can just collapse of too much, okay?

**[00:34:00] Alyssa**

So, earlier, you said that there's crypto and there's baklava, and we each do our part in each. But the truth is, I have no part in the crypto, whatsoever.

**[00:34:12] Ilan**

Okay.

**[00:34:12] Alyssa**

And it takes up almost all of your time, morning and night. That's when I proposed to hire someone to help in the kitchen, that it can relieve -- it would be good for everybody to have someone help me in the kitchen because it's a weight off of your shoulders. So, by me wanting to take over the baklava because I want to practice developing something on my own, being more daring, trusting myself, and it also allows you to focus on what you want to do. I think our relationship would be healthier and our business would be healthier, but I would never say that that is not your business. We're in it together. We created it together. It's your business, but it's just, in my opinion, a better way to accomplish our goals and move forward in the future because right now, we're just bouncing things back and forth, and not going anywhere. That's not addressing what I want and need, which is, as we discussed, is a big issue. I need more help.

**[00:35:36] Ilan**

Okay. So, this matter versus me, Ramit, I will now share it with you. So, when she came up with this idea, and I told her, no problem. But she wants to take a professional pastry chef, and I'm not willing. But if you can bring someone who is not a professional chef to the kitchen and help you with the preparation, I don't have a problem with that.

**[00:36:02] Alyssa**

So, we-

**[00:36:02] Ilan**

You will need -- Wait a minute. It will be a cheaper manpower.

**[00:36:04] Alyssa**

I understand, Ilan, and we discussed that, and I agreed not to hire that particular person. However, I would like to hire someone else and pay them less than her professional fee.

**[00:36:18] Ilan**

I did say okay.

**[00:36:21] Ramit Sethi**

So, okay. So-

**[00:36:21] Ilan**

I don't have a problem with that.

**[00:36:24] Ramit Sethi**

Whoa, whoa, whoa. Back up. Ilan has already told Alyssa that this is fine? Now, up until now, he's been the main focus of my energy on this episode, but it sounds like maybe that hasn't been completely fair. You know, you've heard that phrase, communication is a two-way street. And if Alyssa and Ilan are having this conversation over and over, and she's not acting on the outcome, then maybe it's no wonder he's becoming frustrated. Let's figure out what's going on here.

**[00:36:55] Ramit Sethi**

Are you both in agreement on that?

**[00:36:58] Ilan**

I always agreed. I don't know how, suddenly, it became a problem again.

**[00:37:03] Ramit Sethi**

Ilan and Alyssa love to talk about each other as if they know exactly what the other person is thinking. And this is common in couples, especially long-term relationships. The problem is that it's clear that they often don't know what the other person is thinking. And that's when you get mistaken assumptions.

**[00:37:23] Ramit Sethi**

Alyssa, is that your understanding that Ilan agreed to what you want to do with the chef?

**[00:37:32] Alyssa**

We did agree, and I was nervous that you would change your mind because we had a huge fight over it before. So, it's a sensitive topic, but am I understanding that I have your support?

**[00:37:52] Ramit Sethi**

Okay. This is super interesting. Alyssa and Ilan solved the problem, and then Alyssa reset that problem back to square one. She got the go-ahead. She got an agreement with Ilan. And instead of pushing forward, she buried her head in the sand and pretended that it hadn't actually happened. So, we may have just uncovered a major cause of their problems. But I think the lecturing is still a bit of an issue here. Let's keep pushing forward.

**[00:38:22] Ilan**

Another person, because I said it. I said, as long as that person is not a professional person, because first of all, he's going to ask to be paid over the top, more expensive than everybody else, double or triple per hour.

**[00:38:40] Ramit Sethi**

Ilan, lock in the win. Lock in the win, myman. You're about to go into lecture land, which nobody wants to hear, including you.

**[00:38:47] Ilan**

Okay, okay, okay.

**[00:38:48] Ramit Sethi**

Say to her, Alyssa, I love you. Yes, we agree. I want to support you. Let's do it. Instead, blah, blah, blah, blah, blah, blah. Why? What do you get out of it, Ilan?

**[00:39:01] Ilan**

Oh my God.

**[00:39:01] Ramit Sethi**

So, let's try that one part again. Go ahead.

**[00:39:09] Ilan**

Whatever you need to do, just do it. Okay?

**[00:39:14] Alyssa**

So, you trust me to make decisions?

**[00:39:19] Ilan**

Yes.

**[00:39:20] Alyssa**

Thank you.

**[00:39:23] Ilan**

Love you.

**[00:39:23] Alyssa**

It feels good to be heard.

**[00:39:27] Ramit Sethi**

This was a special moment. Sometimes, all we really need is to feel heard, for someone to listen to us. And so many of us go through life without anyone really, truly listening to us, without anyone asking us things like, "What do you mean? Hey, can you tell me more about that? I'd love to hear your thoughts on that." I remember having a customer service problem with this very large company, and I wasn't treated very well by one of the employees. And I was so frustrated that I emailed the CEO of the company, and I told him, "Hey, I don't want to leave a negative Yelp review for you, but as a business owner, I'm guessing that you want to know how your employees are treating your prospects." He wrote me back in five minutes on email. He apologized to me. He offered to call me right away. We got on the phone. And he simply said, "I'm so sorry for your experience with my company. Can you tell me what happened?" So, for the next 10 minutes, I vented to him and I told him what had happened. And at the end, he apologized, he listened and he told me he'd look into it. And one final thing he said, "If you ever have the need for one of our products again, please email me directly." I felt so good. I just wanted to be listened to. And that's exactly what Alyssa is experiencing for maybe the first time in their relationship. Now, I want to talk, Alyssa, because this isn't pick-on-Ilan day. There's a couple of things that I-

**[00:41:01] Alyssa**

Right.

**[00:41:01] Ramit Sethi**

... I want to really focus. So, it seems like Ilan had initially agreed to this chef thing, but then as you pointed out, you got too nervous. And so, what did you do? It seems like you let it fester, started spinning, and then brought up the whole argument again. Is that accurate representation of what happened?

**[00:41:25] Alyssa**

Yes.

**[00:41:27] Ramit Sethi**

And how do you think Ilan feels when you do that?

**[00:41:30] Alyssa**

Super frustrated.

**[00:41:31] Ramit Sethi**

Why?

**[00:41:34] Alyssa**

Well, why do I need to keep repeating myself?

**[00:41:37] Ramit Sethi**

And I imagine that must be a little frustrating for you, Ilan.

**[00:41:43] Ilan**

Yes.

**[00:41:43] Ramit Sethi**

Yes. Okay. So, Alyssa, what do you think you could do differently? If Ilan agrees, "Hey, get the less expensive chef," what should you do?

**[00:41:57] Alyssa**

Get the less expensive chef.

**[00:41:59] Ramit Sethi**

Yeah, just go for it. He said, "I agree," so done. In his mind, I think, he said, "Look, we talked about this like two months ago, two weeks ago. Like go. Why are we talking about this again? We are stuck talking about this. Meanwhile, I want to be over here."

**[00:42:16] Alyssa**

Yeah.

**[00:42:17] Ramit Sethi**

And so, when he says, "Be bold," this is one example, right?

**[00:42:23] Alyssa**

Yeah.

**[00:42:23] Ramit Sethi**

You made a decision. Let's not talk about it again. Let's go.

**[00:42:27] Alyssa**

So, I'm aware. I'm aware that I haven't acted on that despite coming to an agreement. It seems very strange to me and I think I'm afraid that he'll change his mind. And then-

**[00:42:44] Ramit Sethi**

And if he changes his mind, what happens?

**[00:42:46] Alyssa**

Then, I have to battle my way back to it, try and win another argument, which takes so much energy.

**[00:42:58] Ramit Sethi**

And then, what happens?

**[00:43:00] Alyssa**

It's just a really long process. I have to prove myself and, you know, really vouch for myself. And it's just really -- the communication is hard.

**[00:43:14] Ramit Sethi**

I think the key word there was afraid. This brings us full circle all the way back to the beginning of the episode. Do you remember what Alyssa said? She said, "It makes me feel nervous to imagine having such a big life." Alyssa's upbringing has made her so scared, so nervous to dream big, so uncomfortable around money that it's actively paralyzing her ability to run her business.

**[00:43:45] Alyssa**

I'm really so grateful that you and Ramit are connecting because it helped me realize part of the reason why I haven't been acting because if I'm like a little bird, and you're telling me how to fly, I'm really a little freaked out. I've got some great ideas, I see some places I really, really want to check out, but I can't jump out of the nest unless I know that you've got my back.

**[00:44:20] Ramit Sethi**

Now, if the two of them had been told at the beginning of this episode, we need to work on communication, they never would have listened. It's important to meet people where they are. They wanted to talk about baklava and finances, great. That's where we started. But ultimately, we will almost always peel those layers into something much, much deeper.

**[00:44:41] Ilan**

I realize that I hurt you by not supporting you, okay? I wanted to listen more to you.

**[00:44:54] Ramit Sethi**

Did you catch that? Ilan says, he's realized he's hurt Alyssa by not supporting her, and he wants to listen more to what she wants.

**[00:45:05] Alyssa**

Thank you. That's all I ever wanted. I am willing to support you on your journey because I know you -- now that we have a clear vision, I know that both of us will be considered in moving forward.

**[00:45:29] Ramit Sethi**

Will this last? I don't know. Alyssa and Ilan have a lot of work to do, but they've tasted what it feels like to be aligned. And they've learned a few new skills today on how to talk to each other, how to ask curiosity-based questions. It's possible this is a flash in the pan, and they go right back to their old patterns tomorrow, but my hope is that it can be the start of a totally new way of relating to each other about money, and business, and their relationship overall. If you've enjoyed this episode, please follow or subscribe to I Will Teach You To Be Rich on any podcast platform, and you'll get notified each time we drop a new episode. And if you've really enjoyed what you've heard so far, rate and review us too. I would love to have your rating. And we're just starting out, so those reviews and ratings will really help. Thank you. Here's what you'll find next week on the I Will Teach You To Be Rich podcast.

**[00:46:36] Ashley**

It's annoying. How much money do you make an hour? And how much time are you spending trying to save two dollars? It doesn't make sense. It's annoying when we go out for dinner, you're like, "I want this thing, but I'm going to get this thing, because it's five dollars different." At a \$150 bill, who cares? He's cheap. Why do you return all my gifts that I buy you? Because you don't want me to spend money.

**[00:46:58] Greg**

I don't like the gifts.

**[00:47:01] Ramit Sethi**

You two want to ask each other anything or share how you're feeling?

**[00:47:08] Greg**

No.

**[00:47:08] Ramit Sethi**

Would your family say that you are cheap?

**[00:47:14] Ashley**

Yes.

**[00:47:18] Greg**

Yeah.

**[00:47:18] Ramit Sethi**

What about friends?

**[00:47:19] Ashley**

Yes.

**[00:47:21] Greg**

Stop. I don't think all of them.

**[00:47:23] Ashley**

Yeah.

**[00:47:23] Ramit Sethi**

Do you want to know something? You're cheap. If your friends and family would say it, you are cheap.

END OF TRANSCRIPT



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