

Ep #6: No Spend Months, Career Changes & Unconventional Everything with Amanda Sannella



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Jess McKinley Uyeno

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Amanda Sannella: I was in a situation where I got to learn from an entrepreneur, and obviously I listened to your earlier podcasts and hearing stories there. And I think one of my mentors very wisely said, he was like, "You're an intrapreneur." He's like, "You're never going to go out and be the entrepreneur, but you're going to be the intrapreneur inside of companies." And those are such valuable people.

Jessica McKinley Uyeno: Oh my gosh, you guys, I am so excited for you to meet our next guest. This podcast was created specifically so that you could hear more interesting, but really more transparent conversations around money with the most interesting women in the world. And boy, do I have one for you today. The guest on the show is Amanda Sannella, and Amanda is actually not a business owner. She's not an entrepreneur per se, but she has a very entrepreneurial way of thinking. And I think that it's also important for corporate girllies to see that they can begin to play with money and have the same freedoms that entrepreneurs can if they begin to think and play with money in the ways that entrepreneurs do.

So, Amanda is a Senior Solutions Engineer at Shopify, and at the age of 30, she took the unconventional path and pivoted her career majorly from fashion merchandising to tech. And I've mostly coached entrepreneurs, but I coached Amanda through part of this transition, and she was a guest on my early days of my former podcast, *Sincerely, Future You*, and it was one of the most listened to, one of the most favorited episodes of the entire 275 episodes. She had a story and she has a way of telling her own story to herself that I think is really powerful. And I say all the time that our thoughts create our results, right? And so if we want a lot of cash, we have to have stories about ourselves and about money and about the world that support us bringing in the money that we want to bring in.

So, I cannot wait for you to glean all of the wisdom that Amanda has gained from being really courageous and just going out there and kind of saying, "I'm not going to build my career based off of the carrots or the stick. I am

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going to build a life and a wealth position that is interesting and fun and meaningful to me." So thank you so much, Amanda for coming on the show. Welcome to *Fun Money*.

Amanda Sannella: Woohoo! I am so glad to be back and talking with this amazing community. I am really excited. Since the last time that I was on, I have been doing some fun things and even more fun things with my money, and I can't wait to share what some of those things are.

Jessica McKinley Uyeno: Yeah, so this role at Shopify is really new for you, but I think that there is a piece of you that really does love some of the traditional routes to success. I mean, education being one of them. You're a voracious learner and now you have many certifications and degrees. So, can you tell us a little bit about this or maybe take us back first before we get there to telling people was money a part of your decision to pivot? Or was it something that actually held you back from pivoting for a long time because of the scarcity and fear of kind of starting from scratch again? Because I think a lot of people can relate to that.

Amanda Sannella: Yeah, for sure. I definitely thought when I was 30 and considering the transition, at the time, I think I was making around \$70,000 a year. I was growing in my career, was definitely growing slowly, but I was really starting to think about my future and what I wanted. And money was part of that. I was like, am I really going to be able to hit these big numbers that I wanted to? I have a post-it hanging on my wall that says \$400,000 and that's my total compensation goal that I've been working towards, and it just didn't feel like that was going to be a thing that was really possible plus some other sacrifices that I wasn't quite willing to make to get there in fashion. I wasn't really even sure if that was possible in fashion.

So, you know, but then I was afraid, am I going to have to start at the bottom? What I quickly learned, and I think what other people would find that are thinking about these major transitions, I didn't have to start from

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the bottom. I had so many transferable skills, and I think it was trusting that those transferable skills were going to make me successful in my next role that allowed me to come in and not undervalue myself and say, "Oh, I'll just take anything." I didn't go and intern. That one, that was not feasible. I lived in Manhattan.

Jessica McKinley Uyeno: Yeah.

Amanda Sannella: And so, I ended up-leveling. I left and then I was making, I think it was like \$10,000 more, maybe \$15,000 more, so \$85,000 at my first tech role. I didn't start from scratch. I came in as a business analyst, not an associate. I made really what was a lateral move. I just picked up in a new career and all those transferable skills and just what I bring to the table as a voracious learner, as someone, I mean, every time I had a performance review, it was like, "Wow, you just continue to just up-level at this insane rate." And it's like, "Yeah, because that's who I am." There was no way that I was not going to be successful.

Jessica McKinley Uyeno: Yeah, I think that is just kind of a running theme and a running story. We can call them stories, we can call them thoughts or beliefs for all of the guests that you're going to hear on this show is just this is who I am. But it's not necessarily someone that would you agree, not someone you were born as, but someone that you decided to be and that you continue to decide to be wherever you go.

Amanda Sannella: For sure. And finding other people's stories, I think I can't wait to listen to all of the guests that you have because it continues to grow one, my belief of what's possible, but just strengthening that belief, right? We can become these things. And as women, sometimes that's hard to find people that are just like us that are doing the things and having those positions. Definitely so in corporate, definitely so as entrepreneurs, but you can build that belief. Go chase after those more unconventional

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stories, right? Go chase after those stories, learn in those ways, and then build your own story. What does that look like for you? And then go after it.

Jessica McKinley Uyeno: You've gotten to work for some really cool companies and company cultures along the way. You worked at Spartan and I'm a Spartan Race girlie, you know.

Amanda Sannella: Oh, yes.

Jessica McKinley Uyeno: We love Spartan Races in our house. And I know that you've also had experiences throughout your career just having more access and visibility to the C-suite and to people who are really like the decision-makers. And as a lot of my guests will also be, they're CEOs and then they're coming on here and I know them and we talk about some very real shit on here and it's like, "Oh, they're just human beings also doing the fiercest, bravest version maybe of just figuring it out," right? What has been your takeaway from being in these corporate worlds and ascending and getting more access to that?

Amanda Sannella: Yeah, I think one of the big things, I mean, especially at Spartan, I was afforded just so many amazing opportunities to just burst into rooms. I think that would be the accurate way that my fellow coworkers would put it. I was so interested in what was going on and opportunities and ways to grow. And so you get into the room and everyone's there, and they have no idea. Everyone really is just figuring it out because no one's laid that groundwork before for most of the things. You can have contacts for things that have happened and learn in other ways, but it's never going to be exactly the same and the conditions around how those decisions are made are always going to be different for every single business, for every single situation.

I felt like a lot of people and what I learned was not necessarily an ego, but maybe a little bit was just like faith in themselves to make the best decision with the information they had at hand, but not that they knew it. I didn't walk

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in and everyone was like, "Here is the decision." It's already made. No, there was a ton of back and forth. There was like a ton of different opinions and things and they did not know. Nobody knew the right answer. And sometimes you made the wrong decision.

Jessica McKinley Uyeno: Yeah.

Amanda Sannella: That is just so common, and I think that also gave me the confidence to come into rooms and be like, "I may not know what the final decision should be, but I have a ton to contribute to this conversation." And so helping me to level up as what will hopefully one day be a C level. I think it was just like a such a great learning experience of, no one really knows what's happening and you just make the best decisions that you can. And remember, keep learning so that you can...

Jessica McKinley Uyeno: You qualify yourself.

Amanda Sannella: Yeah.

Jessica McKinley Uyeno: And then you can collect those failures. More data, more data, better insights. Yeah, it's so good. You're a data girlie too. So, tell us, I mean speaking of fun money, one of the very first things that Amanda and I did together in our work when I was coaching her was prepare her financially for potentially being in a spot of like, "Okay, we want you to get the next role that is going to be right for you instead of kind of, like we said, we weren't trying to put her into an internship." It was like, "Okay, let's figure out your spending and your saving and you're investing." I know you're also an investing girlie. So what has been kind of some of the fun things that you have done along the way with your money to make you feel more entrepreneurial? This is what I mean when I say you're so entrepreneurial is it's like you really play with money in a way that I don't see most corporate people doing.

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Amanda Sannella: Yeah. And I think also learning, I was in a situation where I got to learn from an entrepreneur, and obviously I listened to your earlier podcasts and like hearing stories there. And I think one of my mentors, Rocco, very wisely said, he was like, "You're an intrapreneur. He's like, you're never going to go out and be the entrepreneur, but you're going to be the intrapreneur inside of companies." And those are like such valuable people.

And then so that kind of took me to think, "Oh, like I could think more like an entrepreneur too." And in some ways I kind of already was. I think some of the fun things that I was doing, definitely thinking about investing. And so some of the things that I did, I had no spend months, which you know all about.

Jessica McKinley Uyeno: Yes, tell us about the no spend months. We're nerds here and we love these little games with money. Fun money to me is all about figuring out how we can gamify earning and spending and saving and investing and having and giving. And I talked about it right in episode two. If you haven't listened to that episode, go back about the six money games and how really the infinite game is just to be able to live your life and have enough money to keep playing the game of life, right? To keep playing the game of money. And in the case of business owners, right? To keep being able to earn enough, have enough cash flow really to be able to keep your business running. And that's really it. And beyond that, it's about, okay, how can I now do it in a way that's really fun and how can I figure out spending so that it's not this thing that feels really good before I do it and maybe during, but then afterwards it doesn't feel so good and then I feel like I'm breaking down trust with myself. So tell everybody what is a no spend month and how has this been a game that has you've continued to play even as you've had excess wealth.

Amanda Sannella: Yeah, so no spend months take some preparation and uncomfortable preparation. But the key there is to not start from a place of

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scarcity. We're coming at this from a very fun angle. It's fun. We are going to suffer, but it is going to be fun. And so the preparation is, right, you are trying to start to put money towards your fixed expenses. And so saving up, it's rent, it's food, it's all the things that you know you're going to be committed to. And then there's variable spend which is, for me, it's I pre-save all of my things like my car insurance I pay in full for the year. So I save throughout the year, think like Chase cards, like \$95 a year. Like even though it's \$95, I save the entire year towards the \$95. So some of those I'll continue to save, some of those I'll pause. So I start saving towards those.

And then essentially, I've got some money already saved, so when my income starts coming in, I am going to put maybe my first paycheck to cover the rest of what I was...

Jessica McKinley Uyeno: Variable expenses.

Amanda Sannella: For fixed and some variable expenses because life happens.

Jessica McKinley Uyeno: Groceries, et cetera.

Amanda Sannella: It happens. And then realistically, my entire second paycheck is what I got to save.

Jessica McKinley Uyeno: And invest.

Amanda Sannella: And then invest. It felt so, it just felt so good. I think the first time I did it, I saved like \$3200 in a month.

Jessica McKinley Uyeno: Yes. I just watched a chat. I'm a part of a personal finance club and in there, in there, there's always these like spicy chats. Everybody's got very strong opinions and it's just very comical. People get so political and so crazy about their about their money, but people when they talk about their investing, investing goals, it's a place where we go in and we celebrate hitting milestones. And this girl was

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talking about how and I think she's young, so she was just turning 30 and she said that, right, we're saying for a career change, 30 is old, for investment goals, 30 is young. And she was saying how she just hit like one hundred thousand in investments earned. So like basically like interest. And I was like, everyone was like, "Whoa, that's awesome." And someone asked her how much are you putting in a month? And she said around \$3000. And then there's all these comments and like all these people being like about the privilege, right? And about like, "Oh, well, of course, if you must have a high-paying job, that's like \$200,000 or \$300,000 to do that."

And immediately, I thought Amanda Sannella's done that before. I've done that before. I think at the time, I was only making six figures. I wasn't even making multiple six figures. It's just a normal... Normal for Manhattan, right? A normal...

Amanda Sannella: Even less so for New York.

Jessica McKinley Uyeno: Right. Well, I mean, for someone who has a degree and is not. And yes, if you're listening to this and you earn less than that, okay, maybe you can't save \$3000, but could you save \$1000 in a month on \$30,000? I challenge you to figure out a way. And I, there are so many different ways to gamify it when you think about it in this scarcity way, Amanda was warning you, it's like, of course, you're going to feel like the victim of your own life. But when you think, "Oh my gosh, how crazy can we just get for this one month to get really, really ahead?" When people tell me that they have this debt that's so overwhelming. I'm like, "How many, how many streaming services do you have?" And right, and those are the really little things where you're like, "Okay, maybe twenty dollars, fifty dollars in one month. That's not going to do it." But when you gamify this and figure out, like, how could I prepare for a couple of months so that in a month I could save \$1000, \$2000, \$3000, even more if you're really creative.

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Amanda Sannella: It's saving in a much more fun way than I used to, which came from scarcity. I always just used to tell myself you don't have money. So in some cases, it was very intentional, like not traveling for certain friends' weddings and stuff because we really did not believe in spending on credit cards. And if I did not have the cash available or it was like too much cash, I would say no to things. But then I also would say no to things that I didn't need to be saying no to and that was a habit we had to break.

But now that I come from this place that isn't from scarcity, now it's like I went back into my budget the other month. Again, now I'm earning well over six figures at my last job, and I was like, "Okay, if we can bring down groceries here and don't go to the cafe as much," and I can find another five hundred dollars. Oh, when that'd be so great. I'm going to start throwing that into my Roth IRA because I want to max that bitch out at \$7000. It's sacrifice, right? I can't just conveniently go out and grab the coffee. I have to make it at home. But it doesn't feel like a sacrifice. It feels so much fun because now I'm going to max out my Roth and I want to do that. Once I can finally hit that \$7000, the plan is to continue to do that or back door Roth IRA.

Jessica McKinley Uyeno: Yep, I just did my very first back door Roth IRA last year.

Amanda Sannella: Yeah. We'll figure it out. It'll be great. But those are the types of money games that I play all the time. And I think I even did a no spend month once coming into October, which is my favorite month of the entire year. All I want to do is spend money on Halloween things. But it was like such put myself into the uncomfortable situation of saying no to certain things that I hadn't planned for, right? Because we - for no spend months, you plan ahead of time. And I had this conversation with someone and they're like, "What do you mean you're having a no spend month?" And I was like, "Oh yeah, this probably seems really weird to you, but this is a very fun game that I play." And then I have just an insane amount of money

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at the end of it and then I don't even go spend it. I go invest it, but for me, the end game is being that person that can, I have so much money invested that like either one, it's now a disposable income and I can spend that money however I want to, right? Or Elon Musk style, take loans out against these assets that I have because they're so much of it. That to me is just the ultimate like saving for this just insane goal. I don't know, maybe I'll buy an island. Who knows?

Jessica McKinley Uyeno: Who knows? Your dreams are going to be bigger than your current brain can even fathom right now. And so, we just know that to be true, so we got to make room for our future self's crazy batshit plans because we know they're going to be crazy. I know you want a library named after you. So, you need some crazy stuff on this resume.

So speaking of unconventional, you lead a very unconventional life in so many ways, which I think has really shaped a lot of your money decisions and the way that you think about things. It's just so intentional, it's so thoughtful, and I think because you've branded yourself in this way of, "Oh, I'm okay with leading an unconventional life," you never fall victim to the traps or the stories of, "Oh, well, at this age, you should be spending money on XYZ." And so, you've made decisions about living in New York and then you have moved, but tell us a little bit about some of your unconventional life decisions that free up money for you.

Amanda Sannella: Yeah, for sure. I think probably the biggest one is that Josh and I decided to be child-free. We love, absolutely love being an aunt and uncle to friends and family. We love being able to do that and giving is a big part of that. But not having kids and some of the things that come with affording children and saving for children's futures, definitely gives us a lot more to play with. I mean, do I have like - when the girls have birthdays and stuff, that's going into, I think it's called the 529, and like we also are afforded the ability to invest into their futures. I can't wait to see the wonderful adults that they're going to become. But yeah, so we don't have

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that added expense. It's not that we're then going out and spending that money and we don't continue to upscale our lives so much that we...

Jessica McKinley Uyeno: The lifestyle creep.

Amanda Sannella: The lifestyle creep hasn't happened for us. And the other piece of that, one, being child-free, but then also, we don't own a home. And I used to go back and forth about whether or not it was the thing for me, but I was like, it doesn't define my success. I am successful by my own definition, which is really how you should be defining your success. If you're defining your success based on other people's expectations, that's a really, that's a hard road and I'm so sorry. I feel great about the decisions that I made. I feel great about where I am. I live in an apartment. It's the most amazing apartment. It's a 100-year-old building in Tarrytown, New York because we did the whole retire from Manhattan thing and move to Westchester.

But not having to worry about, I don't know, an air conditioner or appliance breaking or we were saying replacing windows. Also, not an expense. And so I can just take this money and I can invest it, I can give it. And that's just where we find joy. I think we just chased really what was most important to us, not important to everyone else, and we just defined what that looked like and it will change. Maybe one day, it's never going to be me, but Josh is like, "I want to mow a lawn and I want to fix things." Sure. We'll do that for him.

Jessica McKinley Uyeno: You'll have the disposable income to be able to make that choice, right? That's the difference. I think that one of the reasons I wanted to have you on right after having my our last guest on, Cris, is because she has four children. She has a house. She has a lot of things that are traditionally sought after, and also she did it in an unconventional way. And then you found an unconventional life path going climbing a corporate ladder, but in your own unconventional way. And I

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want to continue to bring you guys guests because what really grinds my gears is when women start talking about money and their particular circumstances, it's so easy to judge. It's like, "Oh, well, oh, she doesn't have kids. That's why she's wealthy." Or the other one like, "Oh, I see, I understand. She, you know, had a parent who was an entrepreneur, so she was given this, these tools." We have these, "Oh, you know, she has this one client and that client is worth X amount and or she's a nepo baby." Whatever it is, we each have a set of raw materials of circumstances that are maybe desirable or undesirable and we get to decide what we're going to do with them.

And there is no wrong way to do it. Amanda said, it's like, "Yes, make your own definition of what success looks like. Be really clear about that with money because the temptation to just do the thing that other people are doing is very real." And so it's real in the corporate world, it's real in entrepreneurship. I know that we just talked about it with buying a house or having kids or any of that, but you get to really decide when I am going to have this money not going outflowing in this direction. Am I just going to allow my thermostat, my spending thermostat to be the same regardless of whether I do or don't have that expense? Because I know people that earn the same amount as me and have one or zero children, and they don't have more in savings and investments than I do.

Amanda Sannella: Again, when you stop also looking at other people's circumstances, right? It frees you up to be so much more creative. And also, again, defining your own success. Another thing that was important to us was having a full six months savings and not like six months of like dire, like eat peanut butter and jelly sandwiches. Like full on, if Amanda were to just go out and spend the way that she spends in a month, savings, right? And so again, not having the house, not having kids, we were able to dump a ton of money into that and it's not like a goal that took us 10 years to get to you.

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Jessica McKinley Uyeno: Yeah.

Amanda Sannella: I did it in three years. We just, we were like, you know, turbulent times, who knows? I'm the primary breadwinner and so it was like, actually Josh did the same. He saved a full six months of him just spending all out, right? I included in there, gifts for my nieces and friends' kids, Halloween made the list.

Jessica McKinley Uyeno: These are important expenditures, people.

Amanda Sannella: Important. And so, that was something that we were able to do in a short time frame. I also wasn't trying to save for a down payment. But my personal investment account, it used to be \$150 a month, and now it's \$500 a month. And we've prioritized retirement. So, I have much more going into that. And it's not like my income had grown so much. I haven't even realized my new salary, which now is like sales commissions, which is just wild to think about. I'm very excited for that. But yeah.

Jessica McKinley Uyeno: Woohoo. I love a sales girlie. I know, right? That makes it a little bit more entrepreneurial because you feel so much more in control of the amount of money that you have at the end of the year, right? It's like, "Okay, your efforts really do get matched to some sort of financial compensation versus certain other roles, right?" It's not the case operational or admin.

Amanda Sannella: And I thought it was going to be, that was scary and uncomfortable and I was like, "Is this the right role for me?" And then I was like, "Oh, you're so silly. Of course, this is the right role. Of course, you are going to show up and be Amanda Sannella and you're going to learn and you're going to accelerate at ridiculous speeds because that's just what you do." And yeah, you don't know, but you're going to figure it out because that's just, that's just who you are. You know, I'm so excited to see what that can look like and just again, I've budgeted my life based on my base salary.

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And I already have been doing some fun things. So, once a year, I like to treat me and my best friend to go to a five-star hotel in a city. That was something I started doing because I made it a goal to start spending my money because I was saving so much of it.

Jessica McKinley Uyeno: This is something people don't talk about enough, right? We were conditioned to believe that we're either spenders or savers. And so at a young age, if you were, were you a saver as a girl, as a child? Yeah, you were. I can see it from a mile away. My brother was too, right? He was a saver. I was the spender. And so I remember growing up and starting my own financial, personal finance journey and figuring out money and being like, "Wait, you don't have to just be a spender or a saver. You can literally be both. And not just both, but you can be a saver, a spender, an earner, an investor, a haver, and a giver." So go ahead. You started talking about ways to encourage you to spend more. I love this.

Amanda Sannella: Which is so weird because everyone tells you save, save, save, save, save. Yes, that should be part of it. And if you're in debt, it's probably going to look a little bit different. I always was terrified of debt. And now, I will be 38 next month. I have never carried over a credit card balance and I lived in Manhattan for 12 years.

Jessica McKinley Uyeno: Yes, and you were let go in the middle of COVID.

Amanda Sannella: I was let go in the middle of COVID. And so again, some of the money habits coming into that, but it was a lot before we started working together, it came from scarcity. And it didn't feel good.

Jessica McKinley Uyeno: That's the other thing that I think spenders think about savers and savers think about spenders, right? Grass is greener. The spenders think, "Oh my gosh, these savers, they must feel so much peace and calm and relief that they have these savings." And then you have these savers out here being like, "Oh, must feel so good to spend and not feel so guilty." And I'm like, yes, you need to develop the skill of both because just

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because you are someone who is contributing to your savings on the regular, if you don't know how to play and flow between the different games, and I told a story on a previous episode, right, about my decision to, I mean, I've done it with so many different big next-level stretches, but most recently with these business-class flights to Japan, I decided I wanted to do it. It was going to be thirty grand for the four tickets. I was like, "That is a number that felt very outside of both Mark and my comfort zones," but not because we didn't have the money, because we had never strategically leveraged savings and earning and spending in this way before for something that was a luxury. For something that wasn't needed, right? For something that didn't feed back to more money.

Amanda Sannella: It's those pieces together. That's the really important part. Some things that you're going to spend on, maybe in the few thousand-dollar range, is going to be something you want to afford just in your regular paychecks. And then some of it is a little bit of, well, I have a fun money bucket, right? Everyone here should be using YNAB. It's the best tool ever. So you take some money from that. It's not out of your emergency. We don't touch emergency unless it's a true emergency, but we have a fun bucket, a sinking fund. And some of it's going to come from that and some of it's going to come from variable spend from our paycheck and then or maybe we're going in with a partner on something and we can do something that's in the tens of thousands, right? None of it has to be all or nothing.

Jessica McKinley Uyeno: Yeah, exactly. And I see these entrepreneurs out there really putting a lot of pressure on themselves to earn every single dollar of what they are using to do some sort of investment or big spend for their business or for themselves. That's where I feel like I am such a hybrid of this true budgeter that's like, "Okay, fund it first. Make sure you're doing all the math and don't break any rules." And it's like rules, rules, rules. And then the entrepreneurship world where it's like, "Oh, I'll just go make more money and I'll just, you know, I'll just be like, go out there and I'll hustle and

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"I'll grind and I'll create it and I'll make it all." I have this thing where I'm like, "Ooh, that would be fun, right?" I did it with Japan, I did it with in my business, with the retreat house. I found this house that was just massive and it was crazy. Everyone would get their own room, 18 bedrooms, cold plunge, sauna, pickleball, just the most, the crazy, most insane house. And I was like, "Ooh, it would be so crazy to get this house." And then I was like, "It would be crazy to get this house."

Amanda Sannella: Right? Like we said before, the CEOs everywhere don't have the answers. They don't know how, but they know how to create results. They know how to go out and make the thing happen. It's not going to be easy. It's never easy to make it happen. And where I don't have really the affordability of, right, I don't do the side hustle thing. I work very hard in my corporate job that doesn't afford for that extra time without sacrificing, right, my personal relationships and time that I spend socially, which is something I prioritized in recent years.

Jessica McKinley Uyeno: Yeah, earning isn't maybe the piece that you're using, but you leverage spending and saving and investing in a way that gives you a little bit of breathing room.

Amanda Sannella: Yeah, which now with the sales comp will be different. And so I get to kind of level up and test out, right, kind of some new ways.

Jessica McKinley Uyeno: Some new games. Welcome to the earning game, right? Not just once a year where you're like, "Oh, what's my salary going to be this year?" But oh, what could I see this quarter if I'm like, "I'm going to just blow my commission away. I'm going to hit this target. I'm going to hit this goal. Gamify it again." I just have no doubt that you're going to thrive in that world. But what I was saying, I agree, it doesn't - yes, sometimes it's like, "Oh, it has to be hard." But the other way that I find entrepreneurs make it harder for themselves than is necessary is when you've built these habits of doing what you do so well of gamifying the

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investing and the saving and doing that consistently and not letting your lifestyle creep be the thing, right?

Keeping up with the Joneses, not letting other people and what they're doing kind of define whether something is a smart spend for you or a smart investment or is going to be in a what I even call just aligned spending where it feels good before, during, and after, is that if you have done this work that you've done, we had gotten our collective savings up to like a hundred grand. So, yes, part of that is emergency fund. I don't even really need to know how much of it is an emergency fund because we've prioritized really, we've gotten to a place where we could afford a bigger house. And every once in a while, we have this conversation about, "Okay, I doubled my revenue. I doubled my revenue." We're like, at what amount of earning would we move houses? And we keep having this conversation and we're just so in love with where we're at.

Amanda Sannella: That's the whole thing is the conventional path says the next step is you just get the bigger house and then bigger and more and more and more. But if you're happy and that's how you've defined success, you don't have to. I'm not buying a house. I live in an apartment.

Jessica McKinley Uyeno: Yeah.

Amanda Sannella: We upgraded to a two-bedroom and my rent hasn't gone up in five years. That's great. I don't have to make it harder on myself just because you think that you have to grow in this way. We found other ways to spend money and other ways to save money.

Jessica McKinley Uyeno: Yes, it can be just as fun in the different games because that's what I was going to say that I know about you is that you have your things and your luxuries that you love. Like I'm over here saying like, "Yeah, no matter what, I really wouldn't move." Like I live in this town where the average house is a million dollars plus and I live in a house that's slightly less than that and I'm like, "Oh, I don't need to have that." But oh,

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do I want to fly my three-year-old business class with me to Japan? Like, yeah, that's what we're doing. That's the luxury that feels aligned to me. Yes. And so for you, what are those and what have been the things that you've pushed yourself to spend on more that really feel just so luscious?

Amanda Sannella: So luscious is definitely, unfortunate or fortunate, I no longer can stay in just a regular three-star hotel. It's just not going to cut it. I am five-star hotel girlie. I love it. I just love walking into just the aesthetic. It makes me feel calm. I get to really disconnect. Also, when you're over the age of 35, it better have a restaurant in there. If I'm traveling in, I am not coming in, dropping my bags off and then leaving. No, I am taking the elevator up to the top floor to this amazing restaurant. And it is just such a nice thing and I no longer can live without it. I love that I've decided to try spending my money. I did it the first time, right? And so everything gets charged to your room. You get charged valet and all so with five-star hotels there's a resort fee. I didn't care. I put extra money aside outside of just the whatever it was going to be for like three nights. And I loved it so much that I was like, "Oh my gosh, I'm going to do this every single year."

Jessica McKinley Uyeno: Yes. I love it.

Amanda Sannella: I love it.

Jessica McKinley Uyeno: This is why it is so difficult. If you're listening to this show and you have a fun money story and you just feel like you're like, "Oh yeah, I've got a perspective on this," please apply to be a guest on the show because I do find that it's very difficult. I know a lot of interesting women, so don't worry, this podcast is going to be stacked. But I have a handful of celebrities, you know, A-list people that we're having conversations with about coming onto the show. And the difficult thing about what I'm trying to share with people with the show is that I want to be having the behind-the-scenes conversations that really people don't see and people aren't talking about when it comes to money.

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Most people just see, "Oh, you live in a two-bedroom apartment. Oh, you don't have children. Oh, you know, she lives a good modest life." I happen to have the insights to hundreds of women's full bank accounts, savings, checkings, investments. I see where people are at. And even when I was first working with Amanda and she was in all of that scarcity that she talked about with her money, I remember being like, "Girl, you are way ahead of the game."

Amanda Sannella: And the money.

Jessica McKinley Uyeno: I was like, "You're good. You're good," you know? And that said, right, everybody has their thermostat. So it's about just constantly breaking your own ceiling, breaking your own rules and building better and better habits and skills along the way. But it's leading to freedom and why I love - and I knew you would be such a good guest for the show is that behind the scenes, I really feel like you understand the core of what fun money is. You have learned to play in money in a way that you could lose your job, horrible things could happen to all your house and whatever. I'm not going to even go into specifics. I don't want to like wish anything upon you accidentally. I have very powerful, you know, witchy ways. But I just know that you would find ways to always build wealth, create wealth, and play with money no matter how much of it you have at any moment.

Amanda Sannella: It is such a great feeling. And the big thing now is, I mean since I started working, which was like, I guess, I guess for in like 16 years, right? I graduated in '09. Was...

Jessica McKinley Uyeno: I know I said fun money, but math, I'm like simple math, not my strong suit.

Amanda Sannella: Yeah, simple math is not. I always, I had to check how old I was turning. In my head, I'm 30 plus some years. It's 38, just in case anyone was wondering.

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Jessica McKinley Uyeno: Well, you're 37 still.

Amanda Sannella: 37 right now, will be turning 38. But at the very beginning of my career, I was like, I was working in fashion. I my first job was at Michael Kors. I was a merchandising associate for their MMK line, which was not the collection line, but it's sold in Nordstroms and Bloomingdale's and stuff like that. I wanted a Chanel bag. And the stipulations changed over the years. It got to a point where I was like, "I don't want to have to save for it. I just want to have such an abundance of money that again, YNAB talk that hasn't been assigned..."

Jessica McKinley Uyeno: Yes, yes. I know exactly what you mean.

Amanda Sannella: Yes, that the money's just sitting there. I've tried to be creative with ways, right? I'm meeting my savings goals and now there is just this surplus of money sitting there ready to spend. And we have officially hit that milestone, and I will be purchasing my Chanel bag this year. And it was like...

Jessica McKinley Uyeno: How much is it? How much is the bag? Give us the goods.

Amanda Sannella: The one I'm looking at is eight grand.

Jessica McKinley Uyeno: Gosh, these are the conversations I want every woman to hear because there is a woman listening to this who has ten Chanel bags and she doesn't even remember what season or how much they cost. And there is another woman listening to this that thinks that she will never be someone who can afford a Chanel bag. And part of the dialogues that I want to continue to have and part of the reason I coach women on money and on time is because the route that you've taken to create the wealth to be able to buy the Chanel bag is very different. I don't think had we not done this mindset work, and I would love you to weigh in here, that you could have been saving in the same ways numerically for a

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long time and you probably still wouldn't have felt safe to spend eight grand on a bag. Can you speak to that?

Amanda Sannella: Totally can. Where I was saving before in scarcity was just what if, what if, what if? It was never once it's saved, what am I doing with it? What is it even assigned to? I think that the shift really freed me up to these play saving scenarios and things. Just being very intentional with how I was spending my money again, not in scarcity, but just towards a goal, which feels very fulfilling and just this it's more of an abundance, that all of a sudden through these practices of not scarcity saving and being like, "You have no money, you have no money, you have no money," all of a sudden, I ended up with a surplus of like fifteen thousand dollars. It's just sitting in my checking account unassigned to things. I'm hitting my savings goals. I'm doing all these other things. I didn't let the creep happen because I just stayed intentional with my spending. I didn't spend more just because I could. I spend more when it feels right. And I still ended up with fifteen thousand dollars that I don't know what to do with.

Jessica McKinley Uyeno: Yes.

Amanda Sannella: But I do.

Jessica McKinley Uyeno: Well, yeah. She's going to get the Chanel bag. She's going to come to Costa Rica with us in January.

Amanda Sannella: That's the thing is because these habits are now so ingrained in just a part of how I do finances, I will end up with another, let's say if I just have my base salary, right? Because I feel like that's the situation for a lot of people in corporate. I could still end up with another surplus of like \$15,000 in a few months. And then maybe you hold off and maybe it becomes \$30,000, \$40,000, and then you go do some crazy thing that will change your life, right? Like maybe it leads to more money or you can make a decision or make a career change where maybe you do have to take less money, but that's the fun part. You don't know is part of the fun.

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Jessica McKinley Uyeno: Oh my gosh, it's so good. I mean, there's so many decisions we can make to free ourselves up. And when we compare ourselves to our neighbors, our immediate neighbors, or really anyone, but let's say really we just compare ourselves to the five people we spend the most time with, we end up feeling very, very limited in what's possible. Because let's say the five people that you spend the most time with earn more than you, but you guys all spend the same amount. You're going to feel like, "Well, I live in this area and we have the same rent, but they earn more than me," and you feel, well, it's like, "Okay, you could move."

And I remember then there's just if you're arguing for your limitations with money, you will find them. And when I was in that single mom space for briefly was in a bit of a victim money, money space, must-be-nice situation. I remembered someone saying that like, "Oh, well, you could move away from New York." And I was like, "I can't move away from New York because I legally couldn't," right? Because my ex-husband and I share custody of my son, right? We live in New York. And then I was just like, I don't even want to move away from New York. I was like, "Why am I trying to pretend I'm angry that I have to stay in New York? Oh, because it costs a lot to live here. All right, well, you have the skill of making money. You just need to make more of it." And it sounds like when I say that, just go make more of it, it sounds like this thing of, "Well, wouldn't that be nice?" It's like, "Yeah, it would and it is."

Amanda Sannella: And I think be so in tune to like, you didn't want to move. Also, I feel like one of the big lessons that I learned in all the thought work that we did was like, one, it's okay for your thoughts to change, but it's okay to want what you want. Like, if I wanted to live in New York City, I was going to figure out how to afford to live in New York City. I wanted to work in fashion. That's where I wanted to be for all those first years of my career. And then I didn't anymore. And I didn't feel attached to being like, "Well, I just spent the last seven years doing this thing." I didn't feel attached. It was over. The love was, the love was lost. I just didn't want to make clothes

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anymore. I wanted to do something different. And I feel like that can be applied to like so many different things. Again, I love living in my apartment. I love where we live. I love the decisions that Josh and I have made. We may change some things at some point. Like we want to live in a weird, gothy house at some point. And maybe it'll be our second house. I don't know. But don't be attached to just one idea.

Jessica McKinley Uyeno: That totally makes sense to me. I mean, I think that the theme of the episode and who knows when we're having this conversation, we don't know the title. Maybe the title will just be unconventional money paths. But yeah, the theme of it being unconventional is that what does that word even mean? All it means is that there is a group think that you may be a part of, whether it's the group think of your community or the group think of your industry or the group think of your gender or your generation. Whatever group think there is going on with money about the right way to spend it, the right way to earn it, the dues you have to pay, how hard it has to be, you know?

There's this like all these mottos about like hard work and it's like, I do value and believe in hard work and I know you do too. We believe in like a strong work ethic. But I also think the same way that I love to play with the different areas of spending and earning and saving and all of that. I'm like, "Oh, I love to work hard and I also love to blink and make money." And I have created a business and a life that affords me the opportunity to challenge myself because I know challenge is good for me and challenge feels fun and it feels like a game. In the same way that it also feels a game to be like, "Okay, how many dollars can I make before I can stop holding my breath?" You know what I mean? How can we gamify it in this way that's equal parts easy and hard and equal parts unconventional and conventional and just more play with the story.

Amanda Sannella: More of it.

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Jessica McKinley Uyeno: More play. So good. Amanda, this conversation has just lit me up as always. I remember we would have evening calls, right? She was a corporate girlie and she was my only, I don't do evening calls anymore.

Amanda Sannella: I know. I just couldn't get home earlier.

Jessica McKinley Uyeno: And we would do evening calls and I would be like, it was just having a coffee because having a conversation with you, the ideas would just flow and we would be like, "Oh my gosh, that's so brilliant. Did we just crack a hole in the vortex?" The galaxies are just like - we felt like we were collapsing time in there and I felt like this conversation was doing the same for so many women around the world. So thank you for your insights and thank you for your wisdom and congratulations on all of your fun spends and savings.

Amanda Sannella: It's been an absolute pleasure. Yeah, and I hope women listening to this can feel some way to relate to my story and be like, "Maybe that's possible for me." It's definitely possible for you, for sure it is.

Jessica McKinley Uyeno: Yes. Oh, so can I ask you some numbers questions? I like to rapid fire. I haven't officially made this a part of my interview process, but I would love to get more numbers out there because I want women to start normalizing hearing different numbers, hearing big numbers, and hearing different ratios of numbers across the games and not making it mean anything about them. And so the more you hear it, I think it's like exposure therapy with numbers. The more you hear it and the more you genuinely hear the conversations too, and you hear Amanda is just such a such a genuinely quirky, beautiful, caring person. She's a Bookstagram enthusiast and a Halloween girlie. So I'm just going to ask the brutal questions everyone wants to know. Okay, so you were earning \$40,000 in fashion when you first started out, then \$70,000 when you pivoted. What are you earning today?

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Amanda Sannella: Total comp is in the \$180,000s.

Jessica McKinley Uyeno: In the \$180,000s. So good. So more than 4x in this career change and pivot. So fun. And you mentioned you have fifteen thousand dollars in excess. What is your current, do you know what your net worth is right now?

Amanda Sannella: I actually don't. I know what's sitting, there's like \$22,000 just sitting in my checking account. I don't know my total net worth. I feel like if I had to guess, it was in somewhere like \$100,000 maybe. Love it. But one of my tools doesn't have one of my retirement accounts in there, so it feels like it's probably more than that.

Jessica McKinley Uyeno: Yeah, it was so funny on the last interview too, I asked Chrissy and she was like, "Two point five million dollars." She's like, "Wait, it's, it's probably gone up." And I'm like, "It's gone up since we've been speaking." I was like, it's probably, probably has. But it's just a good reminder. I'm going to remind even all of my guests too, like tracking your having, that having game, tracking your net worth is just another fun way to remind yourself that like there is so much abundance. So even as sometimes like lifestyle creep does creep up or maybe not even on purpose, but you know, let's say, you know, you do decide to get another doggy, there are expenses that go with that, right? And then it's like, "Oh, okay, there's still so much other money around me in all the other games." And then one of my other favorite games to play that I know you are at expert level in is giving. Can you share with us before we sign off, like some of your giving practices and how you work that into your money plan?

Amanda Sannella: I mean, YNAB, outside of my budget for Halloween is, there's a budget for Christmas. So usually put like \$1500 in there for specific gifting for Christmas. And then I usually have another \$1000 that I budget. Again, that I kind of save across that through throughout the year, and that's for like, I keep trying to give like bigger birthday present checks

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every year so that when my nieces can have when they turn 18, they'll thank me then.

Jessica McKinley Uyeno: Oh, that's a fun game.

Amanda Sannella: I buy them like little gifts and then a whole bunch of money just gets deposited into their account.

Jessica McKinley Uyeno: Uh-huh.

Amanda Sannella: And so, with all the kiddos because I feel like that's, you know, setting them up for success so that they can maybe make some wild decisions when they get to, you know, going to college, not going to college, whatever that path is for them that they have a little bit of a leg up. And then...

Jessica McKinley Uyeno: Yes, they can come listen to this podcast and learn exactly how to play with their money.

Amanda Sannella: And then Josh and I additionally, outside of just birthdays and the holidays and stuff, we do an extra giving day, which is Halloween day.

Jessica McKinley Uyeno: Really? You give on Halloween day?

Amanda Sannella: Our other Halloween baskets. Yeah, this is a new tradition. But yeah, and I want to say one of the other, this is not a big money spending thing, but being better at sending people cards. It's so nice to receive cards.

Jessica McKinley Uyeno: So, finding a small business to buy cards from and then sending those out to people for just like certain occasions, I feel like will be another really nice one. But yeah, I like pre-save for those big spending moments and I try to just increase the amount a little bit because who doesn't like receiving a little bit more?

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Amanda Sannella: Oh, it's so good. It's so good. I know I just this year signed up for a year of gifting with a company called Panier Cadeau, which I am absolutely obsessed with. Everybody go check her out on Instagram. It's French, so good luck with the spelling. I'll link it in the show notes, but she does like really incredible, usually locally sourced or women-owned gift baskets. A lot of them are eco-friendly and sustainable, just really high-quality products. And they're curated and they're custom. And so I pay a certain amount a month to have like one basket available to me each per month. And they roll over. So this summer, I had one or two months that I didn't have them. So now I have three to give for September, and I'm like so excited. And we were just planning it and one of my girlfriends just had a baby and she made the most incredible gifts. And I was just like, yeah, anyone who says that making money and the idea of like making a lot of money isn't important to them hasn't given enough.

Amanda Sannella: Just like find more ways that you want to give to. Like, I also want to, I mean, not the library just yet, but you can support the local arts program at Sleepy Hollow High School. They have a wonderful theater program. And so you can get a plaque on the back of the chair. But like this is where I think about taking some of that excess and being like, "How cool it would be to have Josh's and I's name on two seats." And then it goes to support theater kids because go theater kids.

Jessica McKinley Uyeno: Yeah. Yeah, right. And this goes back to fun money. Like what matters to you? What's fun to you? What's special to you in these very little ways? And I used to always think like, "Well, who are these people that donated to a highway?" Like, it's random that they that they like think that this is their passion, right? But then I see someone who has like a bench under this tree at this park at this beautiful spot. And I'm like, "I want that." Right? And so everybody has their different little ways. I love the idea of having two seats that are in an auditorium where you don't even know the kids and you're just going to support the art.

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Amanda Sannella: You don't even have our own. We just go and watch. They're so good. If you're in the Westchester area, come watch a Sleepy Hollow High School performance. The kids are absolutely just amazing. You're for sure going to be watching like future talent on the big screen.

Jessica McKinley Uyeno: There's a big hack right there. I wonder if we'll have an episode like 10 from now and we'll be talking about a celebrity that graduated from there. I have loved this conversation. I tried to end it before I was really ready to end it, and I was like, "Wait, we have so much more to talk about." So I'm really glad that we were able to that you were willing to share and be so vulnerable. Just thank you so much for doing the work to get so neutral about your numbers that you are willing to share them with me. I really think that the women who are doing the most for other women right now in a way that we can make a real impact is just having conversations and being brave enough to talk about their own money, whether you're currently in a phase where you're building or whether you're figuring something out, as long as you are moving forward and talking about it, you are helping melt away shame from other women just by talking about it. So thank you so much for sharing what's possible with us, Amanda.

Amanda Sannella: Thank you. This was as always, absolutely amazing. I love our conversations and the community that you've built and I can't wait to be a listener and hear some more amazing stories that can inspire me to do some crazy things with my money.

Jessica McKinley Uyeno: Where can everyone connect with you if they would like to? You on LinkedIn or Instagram? Where do you hang out?

Amanda Sannella: I have been hanging out in the LinkedIn space. So I'm just LinkedIn if you do Amanda-Sannella, you can find me and chat me up there.

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Jessica McKinley Uyeno: So good. All right, you guys, have a beautiful day and we will see you next week on *Fun Money*.

That's it for today's episode of *Fun Money*. But if your brain is buzzing and you want more, come hang out with me over on Instagram, @JessMcKinleyUyeno or visit us at FunMoneyPod.com because that's where the real magic happens. Until next time, stay bold, stay interesting, and for the love of God, go do something fun with your money!