

**Ep #28: Fun Money Across 4 Industries with
Multimillionaire, Serial Entrepreneur & Host of
EmpowerHER Podcast, Kacia Ghetmiri**



Full Episode Transcript

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Jess McKinley Uyeno

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Kacia Ghetmiri: But I do remember my very first business, January of 2014, so like, woo, dating myself here. And posting my first thing about my first business, which was a network marketing, and I posted about it, and I ran upstairs, and I literally did not look at it because I was like sweating, and I was like, what are people going to think? What are they going to think? And when I was asking myself, what are they going to think? What are people going to think?

I had to actually go granular, and I was like, who am I actually worried about? Because when we say they or people, it makes it seem like it's all of these people, but in reality, it's probably your sister or this random person from third grade that you're connected with on Instagram still, or it's probably one person, and then you ask yourself, would I switch lives with them? Do I actually care that much about what this person thinks?

And you can kind of just pull away at that because I do think a lot of us are not afraid of failure. We're afraid of other people watching us fail and thinking that makes something about us, like that means something about who we are.

Jess: What up, what up! We have an extra special guest for you today. We have serial entrepreneur, real estate investor, and the host of the top-rated, maybe you've heard of it, EmpowerHER podcast with over 11 million downloads in the house.

It is Kacia Ghetmiri, formerly known as Kacia Fitzgerald. We were taking a blast from the past, and our Zoom accounts were just reminding us of who we once were as Jessica McKinley and Kacia Fitzgerald. But no, we are, we are ever evolving, and I brought her on because Kacia is someone who I met a long, long time ago back in network marketing.

And at that time, her story really was the embodiment of what it looked like to pursue fun with money. It wasn't just about building an income or a life

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that supported her. It was about really chasing the things that lit her up and made her feel so alive, leaving her job at Google. I'm going to let her tell more of her story, but since then, she has made several giant leaps, giant pivots, giant transitions, and every time, she just finds a way to find financial success everywhere she goes.

And I think that there's something really, really beautiful about not just being someone who has grown wealth in one area really well and mastered it, but who is willing to time and time again sacrifice good for great and be willing to do it and pursue something that she really, really loves while she has fear and showing people what's possible. So, Kacia, we're so excited to hear from you.

Kacia: What an intro. Oh my gosh. I'm so excited too, Jess, because we've had so many evolutions in the time that we've known each other and so many people that are listening into this podcast, it's like they're in that journey where maybe they're leaving something that on paper makes sense to go into something new or they've been known for something in their business, but they've got this inkling or this desire, this little tug that's pulling them in a different direction. It's like, can I do it again? Can I do it in a fun and fulfilling way? So I love what your whole mission and podcast and vibe and everything is about, just who you are. So thanks for having me. Can't wait to get into all the juice. This is going to be great.

Jess: Yeah. And we're kicking things off literally and figuratively because you've got some little kicks going on, probably, as we're having this conversation, as you're entering your newest pivot towards what money and wealth is going to look like for your family as you're having fun building it. So you are pregnant. Can you tell everyone kind of what your current season is?

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Kacia: Yeah. So my current season is I have a two-year-old son, and we are pregnant with number two. I'm 16 weeks pregnant. I've been an entrepreneur the whole time, but this motherhood journey has been so many ups and downs, and I'm sure moms listening in to this can understand where, like, sometimes you want to swing the pendulum more into the motherhood lane, and then sometimes you want to swing it more into business.

But weirdly enough, when I got pregnant with this pregnancy after we had two miscarriages and like a journey to get here, it did something I didn't expect, and it lit me up to be like, what do you want to do next? Because, to be honest, I've been an entrepreneur for the last 11 years. Like, obviously, you and I met way back in the day in network marketing, that evolved into podcasting and courses and events and retreats and all this stuff that I've done. And I started to feel like I wasn't challenging myself and part of how I get a lot of fun and fulfillment and just joy in my life is feeling like I'm evolving and growing a ton. And a lot of the things that I had been doing, I felt a little underwhelmed by them, to be honest.

And it was weird when I got pregnant, where all of a sudden I was like, "Okay, you've got this really interesting chunk of time before you know that you're going to feel called to take a step into motherhood and like take a maternity leave and like soak that up. So what do you want to do in this next chunk?"

And for me, it was like, I want to get into real estate. I want to start helping people with something that's been really impactful in my life that I haven't made the pivot towards. And I just am like gung ho and it's like, I'm so lit up and so excited and I really didn't expect that because sometimes first trimester makes you want to take a nap, but for me it made me want to do like 168 hours of online courses to get my real estate license in Colorado and like start this whole new career path.

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And so I'm excited and like really lit up and also wanting to show that example too, because so often people think that motherhood can slow you down, and sometimes you want it to, right? I think it's beautiful, and I had that season, but right now it's actually like lighting me up on a whole new level and creating this sense of urgency that actually feels really exciting. Not like pressure, but like oozing excitement and just like direction.

And I didn't have that with my first pregnancy. My first pregnancy, I was like, slow down, soak it up, you built this, take the time, evolve, and this pregnancy is like, go, do the damn thing. So very different energetically, which makes me really pumped, honestly.

Jess: Yeah. I mean, it's so good to be able to see like I can do all sorts of seasons and just because I had this experience doesn't mean that is who I am, that is my identity, that is my fixed experience of this one life that we get, right? Like two pregnancies, I also had totally, totally different experiences of who I was and what I wanted to do and where I was with my business, with both my pregnancy since my kids are five and a half years apart. My life was totally different.

My business was like a jobby, a little hobby when I was pregnant with Calvin and didn't know what I was doing. And I was kind of working any chance that I could get. And then this time around, when I got pregnant with my daughter, she's now almost going to be four, so this is still a while ago, I was like, oh my gosh, I've built this whole thing, and what if it comes crashing down?

So you now have that experience where you built something, and you built wealth that was allowing you to take space. What advice would you give for women who are like, I know that this next season that what I want to go into, maybe it's with motherhood or a new transition for their life, like they want space to do it. What decisions did you and Seena make consciously

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or, looking back that you would have done in order to create that space using your wealth strategically?

Kacia: Such a great question and such an important through line that I think we all have to think about, because whether it's motherhood or young kids, there's also different chapters of life where it's a significant other that needs more of your time. It's a parent who has health issues. Like, I mean, there's so many things that could come up where we might want to shift the amount of energy that we're pouring into something, and I'm really big on helping people get optionality just so you do feel like you can move from this place of joy and alignment, but if you feel stuck, that's tricky. But for me, back in 2021, I had this business that was really making money based off of everything that required me to be on.

So, EmpowerHER podcast and courses and masterminds and events and keynote speaking and one-on-one coaching, everything required me. I didn't want to shift my business model to have things that didn't require me because I actually really liked the one-on-one connection and the in-person stuff.

Some people, I think there's something to think about, like, how can I create money in my business that doesn't require me to be on? Like, can I create evergreen products or programs or whatever that might look like? Or can I outsource something? Can I hire people that can do some of the things that I'm currently doing to give me more space? So that's a question to really ask yourself if you're a business owner.

But for me, I didn't like the idea of that. I wanted to do it myself because that's how I got so much joy and fulfillment. But it didn't feel like safety for that next chapter when eventually we did want to have kids, because I really did want to give myself options because I didn't know what that version of me would want.

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So at that time, my husband was a dentist, and he didn't like dentistry, and I knew that he didn't like it. So I encouraged him to quit his job when he came to me and said that he wanted to get into real estate investing. I was like, "Hell yeah, let's do it." He's a smart guy. I'll cheer him on. We'll figure this out. So he quit his job as a dentist, and we started to take all of the active income that was coming in from my business and started to invest it in real estate.

And we actually bought a property a quarter for six quarters in a row. And the cash flow from that business is what really allowed me the optionality that once we did have a kid, and I got to the season where I actually wanted to swing the pendulum a little bit more into mom mode when he was about like 18 months.

I feel like 18 months is like they're really cool then. Newborns are really cute and squishy, but there's like no personality. 18 months, I was like, "Oh, you're cool. I actually kind of want to hang out with you." And now that he's like over two, I'm like, I need some help because you are wild, man. But truthfully, I was grateful because I did forward think about what would that version of me want, if she did want more spaciousness, and for me it was just motherhood. For anyone, it could be any other circumstance that you're thinking ahead towards.

And I really wanted to be intentional of like, what can we do that we can take our money and have it making money in a way that doesn't require me to be as on, that would be a little bit more passive. So for us, the avenue was real estate, which is why, ironically, full circle now at this point, I've started to lean into that because I'm realizing how powerful that can be for people, because it was for us, and now I just care more about helping people see that could be an option. It's not an option for everyone or a desire for everyone, but it is for some people and that was really the solution for us.

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Jess: Yeah, I'm so glad that you said that it's not just motherhood, too. It's like all these different things. We want to think about our future and think, like, there are things that we can create and generate and control and plan for. And then there's other things that are going to come up in our lives that we just don't know when it's going to happen.

Eventually, your parents will get older. Like, this is not something that we can avoid. And if we plan to be someone where we want to be with them more, even if it's not like we're financially taking care of them, we need to financially take care of ourselves in a way that we want to be with them. The same thing with children, right?

And so sometimes people are going through those things in seasons at the same time and so much respect for anyone who's listening who's going through that season right now, but whether you're in it or you're planning for it, I think creating your life and saying, "Okay, there's two things that I want to be thinking about, right?" The wealth piece, which can create time and space and safety for us and then the fun and the joy. Because as you mentioned, right, there was the passive income or this financial situation. Being a dentist can be pretty lucrative, but hey, it wasn't lighting him up. Like he wasn't feeling excited about it. And you had that same experience working for Google back in the day, right?

Let's take it all the way back when I first met you. You had only been a year or two out of your job at Google that was something that everyone's thinking, "Hey, you're in your twenties. Wow, you hit the lottery. You got the dream job." And then you left it to go and be a network marketing. Like, what were you thinking? Right? And it looks kind of crazy.

What, what thoughts? Because I always understand that, right? Our thoughts are what are driving our actions, and people are constantly saying, "How did you do that? How did you do that?" And I'm like, "Well,

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what was I thinking that allowed me to go take that action?" So what thoughts have allowed you time and time again to say, okay, this is the season where I have to act before the money is there, but that allowed you to trust yourself enough to pursue a fun life?

Kacia: It's two things through and through in all cases. Number one, opportunity cost. I think so often people think about the cost of getting started or the time that it's going to take. I'm so the opposite, where I'm like, what am I going to miss out on if I don't do it? The income, the opportunities, the friendships, the freedom, the fun, the joy, the growth. Like what am I going to miss out on if I just don't start this thing? Am I going to get to the end of my TBD amount of days here, with coulda, woulda, shoulda, wondering what would have happened if I would have gone for it and have regret? I'm just so much more motivated by not having regret and doing something and detaching from the outcome.

Like, there's someone listening in to this right now that you have the thing that you want to do. You know what it is, but you're so afraid of the outcome. Like, what if it doesn't work out? Well, what if you just never know? Because if you try and you don't like it, then great, that's awesome feedback. Now at least you know and you can check it off in your head versus 10 years, 20 years down the road, you're like, gosh, I always did want to write that book or start that podcast or move to Costa Rica or leave my hometown or invest in whatever, or a startup or real estate or whatever and you just never did it. I just don't want that for people, and I don't want that for myself. So number one is opportunity cost. I always go to that first. Always, always.

And then, to be honest, the real deep reason is the fragility of life. Like my husband and I lost two friends at age 30. He lost his dad in 2021. The past three months, I lost my grandpa, he lost his uncle. It's just like, we don't

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know how much time we have. Like our days are numbered here, and we literally don't know the count.

So when you realize that life is so fragile, I'm like, you don't have time to not be obsessed with what you're doing now. You don't have time to wait to have fun, to delay joy, to say like someday I'll do this thing that I think could light me the F up. And so I just do it now. Like if I've decided that I need to shift because I'm not fulfilled or I'm not having fun, to the whole premise of this, I will make the shift because I don't know how much time I have.

So I want to fall more in love with the process rather than what the process could produce. Like I want to be stoked about my Wednesday because I hope I get a bazillion more, but I might not. As she spans, if you're watching this. As she spans her Wednesday shirt because it is Wednesday when we're recording this.

But anyway, you know what I mean? I just think that's really important for us to have like what is like that deep thing that's going to motivate us to take action because I am just not worried about failing. I'm literally not worried about it at all because if I don't try something, I can't get feedback. And if I don't get feedback, then I don't know what's the right next move. So I literally have to take action to get clarity. Like I can't just sit and ponder about it. So I'll do it. And if it's not the right path, then I'll shift.

And to be honest with you, Jess, and for anyone listening in that's worried about other people's perception of them changing their mind, it's one of the things that I get paid to keynote about. It's one of the most common questions I get asked on podcasts. It's why people have hired me in the past as a business coach because I've done so many things. It doesn't hurt my credibility. It doesn't make me look wishy-washy. It just makes me look aligned. And more importantly than how it looks, it just feels good inside, and I'm the only person I'm going to spend every day with for the rest of my life. So I better like who I am and what I'm doing.

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Jess: Uh, sometimes, as listening to you, I was like, oh I forget that she's live and I'm not just listening to one of her podcasts. I was just getting emotional like, oh yeah, yes, Kacia, you go. And then I'm like, wait, I can actually tell her that.

But I love too that you just bring it to this deeper place. I think sometimes people want to give this answer of like, okay, and this is how I did it, and this is the strategic thing, but it's like, can we talk about death for a second? Because like really like that is the thing that when I think about how I want to show up in my marriage or with my kids or whatever, like how I hug my husband, it's not like, oh I need to hug him for intimacy because that they say makes great relationships. It's like I actually think when he goes for a run, he could die.

Like he just left for a run earlier, and I hugged him like I was never going to see him ever again. When we make our business choices from that place and when we make our choices in our relationships from this space, yes, of course, everything's going to feel more fun because there's something about not knowing if it's your last that like just makes everything so fiery and just exciting.

And I am in a current season right now where I can totally relate to what you said earlier about feeling like, okay, for the last little bit, even though I was doing things that for other people appeared really stretchy, for me, I kind of felt like not that challenged. I felt I've been in a season of ease for quite a bit after going through like a tough season of divorce and rebuilding and rebuilding my financial situation. Now I feel like a lot of things feel easy, so I'm like, "Huh, what do I want to do?"

And I am building for the first time like a really big event, and I spoke at Kacia's last big event of EmpowerHER Live in Denver, and I was on stage, and our panel was about going from good to great. And one of the questions she had asked me beforehand is like, listen, because of the life

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that you've led, people are going to think you're just kind of maybe born with this thing where you're just willing to burn things down, and it's just innate for you.

I have that question for you because you now anyone who knows you is not surprised by the fact that you would say you're not scared to fail, but was that always true for you? Was that something that you were kind of born with, or really what allowed you to, the first time when you had the thing, the job at Google and you were going to move not only were you going to leave your career, but you were going to move with your boyfriend and pay for his dental school on the other side of the country. Like, there was so much risk at one time. What allows you to be one of those people that's like, let's go. I'm just going to leap. Yes, the deep answer about the death, but was it something that you grew to experience?

Kacia: 100% grew, 100%. Like, I mean, there are certain characteristics, I think I've always been a little more comfortable with risk. I've always been pretty extroverted. Like certain core traits. One thing, I think also, just because I'm a parent now, I think a lot about my mom. She encouraged me, I was celebrated for trying things, and if I tried like a sport or something, as long as I completed what I agreed to, like I had to complete the whole season, but if I didn't like it, I was celebrated for trying, versus my husband was supposed to be great at one thing.

So he was supposed to be focused, right? And that has really manifested into us in our thirties in a really different way, where he struggle,s for example, with switching to something else and appearing as if he's quote-unquote giving up or failing, versus I believe like if as long as I fulfill my requirements of what promises to my coach or whatever, right, I need to do that.

So part of it, I do think is a little bit of the parenting that I can now look back on, but that stage early on, I didn't put the pressure on myself to have it be

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a light switch on that all of a sudden I was going to be super confident and really comfortable with the risk and not afraid of failure and I was going to be really authentic and for me my first business was heavily reliant on social media that I was going to be really able to just express myself.

I didn't put the pressure on myself that it was going to happen overnight, like a light switch. I treated it more like a dimmer switch, where I was slowly just increasing to the point that now I'm fully lit up, and good luck trying to shove me into a box.

But I do remember my very first business, January of 2014, so, woo, dating myself here. And posting my first thing about my first business, which was a network marketing, and I posted about it. Let's see, it must have been on my Facebook personal page, and I posted the post, and I threw my bed on my phone, and I ran upstairs, and I literally did not look at it because I was like sweating, and I was like, what are people going to think? What are they going to think? And when I was asking myself, what are they going to think? What are people going to think?

I had to actually go granular, and I was like, who am I actually worried about? Because when we say they or people, it makes it seem like it's all of these people, but in reality, it's probably your sister or this random person from third grade that you're connected with on Instagram still, or it's probably one person, and then you ask yourself, would I switch lives with them? Do I actually care that much about what this person thinks?

And you can kind of just pull away of that because I do think a lot of us are not afraid of failure. We're afraid of other people watching us fail and thinking that makes something about us, like that means something about who we are, that we are a failure and it's like an identity thing and we can't sit with that.

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When reality is probably you're worried what your mom thinks because you want approval from your mom or your sister or someone, but you actually wouldn't even switch lives with them anyway. So go do the thing that you feel called to do, and understand that you're impacting and inspiring people that you don't even realize are watching you. And if you don't believe me, trust me, it compounds over time. The people that thought I was crazy for leaving Google are now like, how do I do what you did? Right?

And that's okay. And it's not even from a judgment place because I get it. We are all wired to keep our own nervous system comfortable. Right? Like, we're not wired as humans to just jump and hope that the net appears. So you're working against your actual biology. So, of course, it's going to feel overwhelming, and no one starts that confident and unafraid of failure. It just takes reps. And once you've had enough reps, I can look back at the path that I took towards getting where I am now and be like, anything that I'm doing that I'm new at, I'm going to feel nervous.

Like, even right now as a brand new agent, even though I have four years of investing experience, I feel really credible and confident in this lane. I've never written up a contract at the time that we're recording this as an agent. And so as I'm talking to new buyers, I'm like, okay, I don't know how to do this part, but I believe in my ability to figure things out, so it's going to be totally fine. So reminding yourself that when you're doing something new or you're starting something new, you don't get to skip the beginning stage. But there are plenty of times in your past for anyone listening into this that you've did the thing that you didn't know how to do and you figured it out or you were met with resistance and you're like, how the F am I going to get figure this out? It's like, well you did and you didn't die because you're listening to this podcast. So you're going to be okay.

So that was kind of a word vomit answer, but I just think, no, I haven't always been like this, but at this point, I see how free it feels. So it's not that

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I don't get scared or nervous or have doubts, but I believe so deeply that if I was gifted a vision that I was also gifted the resourcefulness to figure out any how along the way, and that every single person has the same ability to figure out their how's. It doesn't mean you have all the answers, but you are resourceful enough if you choose, and I'm always going to choose that.

Jess: Yeah, I do know, and I watched you do it a number of times. Like obviously right now you have built up an investment portfolio, like you said, when Seena, I remember you telling me like, "Oh Seena's not going to be a dentist anymore, he's going to go into real estate." And here we are, you have a portfolio that's over seven million, more of real estate, and then now you're entering this new phase where you're going to help other people do it because you've seen it light people up, but I was there in the crowd when Jamie Kern Lima said to you that you remind her of Oprah.

And I don't know if I'm like, that's probably not something you forget, right? Do you remember that moment?

Kacia: Oh no. Oh no. I did not forget that. I literally almost peed myself. Yeah, yeah.

Jess: And it's like, what does it take to become someone that really you're like, "Oh, the future has arrived. I'm here." I watched the same thing. In order to get to this place where other people are paying you to speak on stages and like really pursuing you in the way that you have always pursued life.

It's like I watched you do the same thing with the podcast. I'm like, "I think I'm going to start a podcast." And then all of a sudden, 11 million downloads later, right? And it's like, but how do we think, "Okay, I have this vision for my life of where I'm here, here, here, and bridging the gap from that first jump leap.

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Okay, like maybe someone's listening to like, "Okay, I know what the first step is. Like, I can take this first step, but how do I qualify myself to be someone who is really like worth investing in, versus me being the person that's always doing the investments?" And you did it with podcasts and having these guests on that people would be like, "Oh my gosh, Kacia, how did you get these guests?" How, when that was your first thing, really kind of breakout, did you qualify yourself?

Kacia: So I think a lot of times we worry about being interesting, but if we focus on being interested, it gets us a lot further. Where it's like being an interesting person who has cool things that you're doing and sharing with the world, maybe that's going to attract people in, but if you're interested in other people and you can make other people feel like they're the most important person in the room and you can actually give a shit, people just feel it and they organically, like EmpowerHER grew from when I started at the end of 2018. It grew so fast because I was so invested in every single person that ever tagged that podcast episode, like any podcast episodes early on, I would send voice messages. I was asking them about their life, and then they would tell their girlfriend and their sister and their coworker and their hairdresser, and like, it was never paid.

I've never to this day spent \$1 on advertising on anything in my business, and I've earned millions of dollars in that business based off of a personal brand because I did the thing that's not scalable, which was I just really cared about people, and I still do. And it looks different now, the size of the show and stuff like that.

For example, if we're going to talk about the podcast, but it's the same type of feeling is like if you're really focused on making people feel like you actually care and that it's not an act and you really start to figure out like who is it that I really do deeply care about that I can talk to, people feel it and they organically just want to tell people about what you're doing. And

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the other thing is like, you kind of have to own it. And it's not fake it till you make it. It's more like embody it while you're becoming it, where I was like, this is going to be a top podcast.

And I remember back in the network marketing Beachbody days, that business was very successful. I had a very large team. I was getting to speak on all the Beachbody stages, and that was all cool, but I didn't want to do it anymore. I wasn't fulfilled by it anymore, but it was a little bit of a golden handcuff situation, and also, I just didn't know what to do next. Like I didn't have the next idea.

So I started EmpowerHER, and when I would meet up with people at the time we were living San Diego, and I remember I would meet up at like random meetups, workout meetups, or I was like making friends in San Diego. I led with my podcast, which had like a couple hundred, maybe a couple thousand downloads. It wasn't like now it has almost 13 and a half million downloads on the show. It wasn't like that at the beginning, obviously.

And instead of leading with what I thought other people would be impressed by, I led with what they thought I thought they might be interested in that I was most excited with. I was like, "Yeah, I have this online business, but I actually just started a podcast and the goal is for it to be kind of this like come with me podcast, like we're girlfriends chatting," and like, "Do you listen to podcasts? Do you like podcasts?"

And that's the conversation. I would lead with I'm the host of EmpowerHER, even though I didn't have external credibility or even a lot of validation that it was good. I was excited, and I thought that would be more fun to talk about. So I think a lot of times people rest on what should I say that's going to make me sound really smart and cool versus what can you talk about that's going to make you have an interesting conversation. And that just matters more.

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And I understand like at scale it's hard, but if you were just to ask yourself, if you have a business and you were to ask yourself, like who is the person that I'm most excited to serve? What stage of life or season are they in? What are they struggling with? It's not just like avatar, it's like who's actually going to make you pumped that if you are a podcast, they listened into your show and they're like, "Oh my God, it feels like you have cameras in my house." Like, who is that person and just talk to that person because she's then going to tell all of her friends about it and it's like I look back now and I'm like, I just really cared, and I still do.

Like it's so real and I think a lot of people can resonate with that like I have a lot of flaws. I make up words. I'm all over the place. Like, I don't even check the back end of my business, like it is a shit show. I personally have not paid my taxes. My husband does all of that for the last 10 years. Like, there's stuff that I don't do, but I deeply care. And so if you're someone who deeply cares, you just need to show that you care and trust that everything else will line up.

And then also, I guess like one other thing is like also call your shot, right? Like you mentioned, Jamie Kern Lima. For those of you who don't know, Jamie Kern Lima is the founder of IT Cosmetics. They sold for \$1.2 billion, yeah, with a B, to L'Oreal Cosmetics. But more than that, she's like a major champion for women. Every time she's been invited to different things, she always brings another woman with her, and I've always really loved her.

I had her on my show when she had her first book, and when we were planning EmpowerHER Live, I reached out to her assistant, Sarah, and I was like, "Sarah, do you think we could get 500 books from Jamie? Because I feel like people would love this book. Here's why they would love the book, and we can have them share about the book to help like organic driving traffic to the book if she wants to donate them to the swag bags."

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She called me, and she was like, "Actually, Jamie just feels like what you're doing for women in the podcasting space is amazing. We've been following you closely on Instagram, and just like, you just seem like the real deal. She really wants to be part of your event. Is there any way she could do a surprise keynote?" And I was like, if anyone's watching this, I literally I was like, "Oh, she's my Oprah." I was like, "Oh my God." I swear to you, I cried. I probably peed. My husband got part of it on video because he didn't even know what was going on, but he like for some reason, like took a video so I could have it like forever.

But it was one of the coolest moments ever. And the reason why it happened is because she's incredible, but also because I asked, and what's the worst that could have happened? She could have said no to the books. If I didn't ask about the books, they wouldn't have offered the keynote. And that was so impactful for so many women there to think they were getting her book, and then she came out and surprised the audience and did a keynote, and I was like, "I'm literally deceased." Right? So just ask too. Like, call your shot.

Jess: Yeah. Yeah, call your shot, own it, and be interested, right? The nuggets, the nuggets over and over again. I sense that you're the type of person. Obviously, I know that you set goals, but like when it comes to money, are you still setting money goals? And if so, what kind?

Kacia: So I'm not like a goal setter in terms of financial things. It's more like, how do I feel? Who do I want to impact? Who could this serve? Is this worth my time energetically? That's kind of more my vibe. But I do always have the goal. We always want to take active stuff and put it into something more passive. Like our long-term plan for the last four and a half years has been assets of investing in real estate, taking active income, and just turning it into assets that we own.

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So, for example, like this year, I want to take a big chunk of what I earn as an agent and pour that money into a separate account that we're going to buy another property. We're doing a ground-up build right now, too, of a short-term rental here in Colorado to learn the building process.

So I do think that's kind of interesting. I've been thinking big picture a lot about like the course space, online space, podcasting space where there's a lot of changes. Like AI is changing things a lot, and I'm actually not scared of it, but I do think that, like, physical people are always going to need physical homes and physical places to vacation. So I really like the industry, and I like putting assets into different categories, right

Like I want to invest in startups. I want to be in the stock market. I want us to have liquid cash. I also want to have an investment portfolio, but we built them layer by layer, right?

So it was like I built up Beachbody and then I ,on the side, I started a podcast, and then I monetized the podcast while Beachbody was my main source of income. And then the podcast I had while Beachbody became the side thing, and I did courses. And then I got to the point where I was like, all of this requires me to be on, so where else can we diversify?

So for anyone starting that hears like me, just vomit all of these things now, we built them one by one, where it was like get the active income up, and then okay, now what can we invest this in? We just love real estate, so we chose real estate, but it's like are there other things, like are you really bullish on the stock market, or what could that look like for you? And treat it like layers.

Because safety, like financial security, is so important to me too, because I also just like, I want to have a lot of fun. When my son turns five, I want to take our entire family with like lay down seats to an African safari that's like bougie as F, and I want to pay for everything, and I'm not afraid to say that.

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I don't even know how much that's going to cost, but I'm going to pay for it all, and it's going to be awesome. But at the same point, I also love a good Target pair of leggings. So it's like the sure thing.

Jess: Yes, I do. I'm so glad that you just broke that down too, in terms of like I sometimes forget, right? I've been alongside your journey for so long that I watched you build things one by one by one. So to point out for the audience too, like I built this podcast mostly because I was doing a podcast for a long time, five years, hundreds of episodes, where I was really building my body of work, same thing, just experimenting, being like, what do I stand for? Like, what do I want to be known for? What do I want to do?

And now I'm just at this place where, like, I want to have these conversations that I've been having with my friends who are all fun, wealthy, wild women who are out there carving their own path in their own unique way. But like everybody does have a strategy, whether they know they do or not. And so I think that's important too for women to hear, like, we look kind of spacey and crazy. Like, the two of you are seen out there together, and people find out how much we're worth or how much we make, they're kind of like, "Oh, okay." Like they assume that we're other from them, but it's like, no, there's so many little things that you can do one by one to kind of stack your wealth and give yourself, like you said, that space and safety while you're doing it one by one in areas and avenues that light you up and make you excited about doing your Wednesday.

Kacia: Totally, totally. It's such a good point. And I think it is also just like all of us reminding ourselves that we really just have one shot at this. So the things that you're mildly curious about can be used as a compass to guide you. Right? Like you don't have to have this like 10-step plan, and I know there's probably so many ambitious women that listen in to this podcast that are like, "No, no, I want to know step one through 5, 6, 7, 8, 9, 10, and that's how I'm going to take action."

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But it's like kind of letting yourself just be like, "Huh, I'm interested in this. Let me go read a book about this, listen to a podcast about this topic. Let me talk to someone about this. Let me." Like, it's just like, why don't we just lean into the curiosity a little more? Because you just don't know.

Like, the only reason we got even into short-term rentals, like Airbnbs, is because we went to an event to support a friend who's now one of my best friends that owns the brokerage that I literally work at now. Didn't see that coming in 2022. I was like, "Well, we should just go and support her, I don't know." And then we're like, "Oh shit, we should buy an Airbnb like today." And like a month later, we closed on an Airbnb. So it's like, because we were just kind of curious. The plan wasn't like, go to this thing, learn about XYZ, save X amount of money, do XYZ, right? It was just like, "Huh, maybe, let's go." And then a couple margaritas and tacos later, we're figuring out a way to do this, which is true story. But, you know.

Jess: And that doesn't surprise me that's a true story. Yeah. And now that you're a mom, I just really want to, like, we can't leave this podcast without thinking about the legacy piece of money. And like it is so fun, it is so fun to build for our one life, but it goes beyond that. And I know, and even just hearing your one vision of what you want to do when your son is five. Just you wait until both your kids are out of high school, and it's like, what do we want this money to be for then? And also along the way, growing up as someone who didn't have this growing up, what are you consciously going to teach your kids about fun and money that you just know is like the most important thing?

Kacia: I think about this all the time because so much of it is modeling, right? Like, not what we're saying to them. And I am someone who's like, I have a little bit of a woo side to me, where like I believe that our kids choose us. So when even this past summer I decided to like close out on my podcast temporarily, burn down my business, swung the pendulum to

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like mom mode fully. And after about two months of that, I really didn't feel like myself.

So part of the legacy that I want to leave, which is fun and money related, is like being a fully expressed version of yourself and trusting that like I was chosen to be my kids' mom for a reason. So I need to go be a fully expressed version of myself, and I am someone who is, in my soul, an entrepreneur, a creator. I want to create wealth. I want to do epic stuff in the world. I want to give back in a meaningful way. That's who I feel like I am. It's not a choice. It's if I don't do it, I feel like I'm dying inside. It's who I am. Like you get it, right? And some women listening in to this, you'll get it.

Like, I was the girl who sold bracelets in second grade and got in trouble at school. Like it's so in my DNA, right? That like when I didn't do that thing, I didn't feel like myself. So a huge, huge part of what I want the legacy to be is both my husband and I being these fully expressed versions of ourselves and for me what that means is just like calling my shot on big things and letting my kids see me go for it, but also still having presence and being present where my feet are and money does give you options. Like it lets me have a nanny come to our house so that I can then go have focused work time.

So when I am with my son, I feel like I, I mean not 100%, but I can be more present because I had that focused time. And so it's like money as a tool to create the type of lifestyle that I want, which also just involves me getting to have these like really cool experiences. Like, yeah, it's nice that we'll be able to pay for our kids' seed round if they want to start a business or college, if that's even a thing. Like, who knows, whatever they want to do. I'm grateful that we'll have the opportunity to be able to help them in that way, but I learned how to work hard because I didn't have it handed to me.

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So I also don't want to create this sense of entitlement. I want them to see their parents working hard for things that matter to them, but also to be these really grateful kids. So like, yes, it's cool that we'll have this real estate portfolio. We're not going to pass down millions of dollars to our kids ever. Like, I just don't think that would set them up for success, but they're going to see us work for it. They're going to see us lit up. They're going to see me unapologetically changing my mind often, and also to be a really kind person who just gives a shit about people.

Like that's a more important legacy to me than money is. But I want them to see me having fun and that life is supposed to be fun and fulfilling and joyful too. So, I don't know if that exactly answered the question, but I think about legacy in so many different ways, but mostly like how I'm showing up so that they can see, oh, that's how my mom did it. I can do it, my version of that.

Jess: Yeah. I always say that my number one philosophy in parenting is "more is caught than taught." That we end up telling our kids, this is what matters, this is what's important, but they're watching us live our lives and they're really gaining their most wisdom about what's normal for a person and what's acceptable for a person by how they watch us show up when things are hard, when things are controversial, when things are easy, what our norms are in the day-to-day.

And right, like I think maybe having the background in fitness that both of us had has led us also to see, okay, if we want something, there needs to be this combination, both of like putting in the reps day-to-day and stretching yourself and always having something be challenging on purpose, and that gets to be fun. And then watching our kids have this experience. It's so tricky. Like, I know exactly what you said. I think about this question all the time as well, and being like, money has been so fun to me, but why has money been fun to me?

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Well because I went through so many seasons where I did not have money, like at all, like where I was trying to figure it out and where my parents who now looking back, one of the greatest things my parents ever did for me was in my two, even maybe three seasons of having my biggest money struggles, my parents didn't help me financially and they could have. They could have, and I'm like, will I have the strength? Will I have the strength to watch my kids struggle and not rescue them from that.

Kacia: Yeah. That's real. It's so funny. It's kind of like you're such a perfect parent before you become a parent. You know, like, oh, well, I would never let my kids do that. And now I'm like, you should see some of the rogue things I let my two-year-old do when I need to get something done. But it's that. It's like I can say I'll let my kids struggle because I learned so much from the struggle. And then there's this part of me that's like, well, I don't want them to have to struggle as much as I did, but shoot, is that where I got my work ethic? And how much of that?

You know, like it's such a dance. I so feel that, and this is something we could literally talk about for 800 million hours. But I do think it goes back to like if all of us are fully expressed versions of ourselves with whatever that looks like, that does mean doing the things that you feel called to do. So the woman listening in to this that wants to write the book, like you have to write the book. Like you literally have to.

And if you have kids, they're literally watching you to see if you wrote the book or if you waited and never wrote the book and wished that you would have wrote the book. And honestly, this is kind of controversial, I guess, but I never want my kids to be the reason I don't do something. I never want to be like, well, I couldn't do it because I had young kids. It's like if I want to do it, I'm going to do it. While I have young kids, I'm going to figure out how to do it. The path might not be as quick, or it might look different than someone who does have kids, but I'm not going to look back and be like, "I

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wish I would have done this thing, but I had young kids, so I couldn't." Now my kids are the reason I didn't do something. Bullshit.

Jess: Yeah, they get to either be the reason that we do have the life that we want and we chase it, or that we don't. And are you using your circumstances as an excuse or as a motivator, which is it going to be? Yeah. Well, this conversation has been so fun, not surprisingly. I love that you've said on here that at this moment in time, you've never written a contract. I feel like this is going to be like a history lesson. Like someone's going to be listening to this podcast like a year from now and they're going to be like, wait, what? She's written so many now, or she's the person that helped me get my first XYZ.

If you guys have not checked out the EmpowerHER podcast, go listen over there. There was a brief interim where Kacia had started a new seasons podcast about motherhood and just another example about how when you are really, really leading a wealthy, rich life from a place of following your heart and you're willing to fail and have other people's opinions be there, you can really do whatever you want and you'll always, you'll always be right on track.

Kacia: I love this conversation. Thank you so much for having me. This was so fun.

Jess: My pleasure. All right, Kacia, we will see you out there. Everybody, go and follow Kacia. Where can they follow you on Instagram? I know that's your...

Kacia: Just Instagram. I have ADHD. I cannot do TikTok. You won't find me there.

Jess: It's Kacia Ghetmiri. Any dots in there, any...?

Kacia: kacia.ghetmiri, yeah.

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Jess: Okay, amazing. You guys, that'll be in the show notes. Thanks so much, Kacia. We will see you soon.

Kacia: Yes, thank you.

Jess: Bye, girl.

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!